Merrill Lynch Relocation Management Inc.
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A Study of Employee Relocation Policies Among Major U.S. Corporations

1984

Conducted By:
Hagen Marketing Research Inc.

Sponsored By:
Merrill Lynch
Relocation Management Inc.

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INTRODUCTION

This report contains the results of the Twelfth Annual Survey of Corporate Relocation Policies sponsored by Merrill Lynch Relocation Management Inc. This survey of 1983 relocation policies was designed and conducted by Hagen Marketing Research Inc. Most of the questions in this survey were identical to those asked in previous surveys. Where identical questions were asked, year-to-year comparisons were made.

STUDY OBJECTIVES

The objectives of this survey were to obtain information concerning employee relocation policies of major U.S. corporations in order to help those responsible for establishing and implementing their companies' policies. To meet these objectives, the survey addressed the following topics:

1. The total number of employees relocated during 1983 and a comparison with employees transferred in 1982.
2. Number of employees transferred in 1983 who were women.
3. Anticipated number of transfers in 1984.
4. Total number of homeowners transferred in 1983.
5. Average cost to transfer a homeowner in 1983.
6. Corporate policies regarding the disposal of transferred employees' former living quarters.
7. Expenses incurred in disposing of relocated employees' former living quarters which were reimbursed and limitations of those reimbursements.
8. Companies which provided equity loans or advances to transferred homeowners.
9. Problems experienced in connection with relocated employees disposing of their former living quarters.
10. Expenses incurred in connection with transferred employees purchasing a new home which were reimbursed and limitations on those reimbursements.
11. Problems experienced by relocated employees in getting mortgages and steps taken by corporations to alleviate this difficulty.
12. Companies which provided Mortgage Interest Differential Allowances to transferred homeowners, how MIDA programs were implemented and methods of payment.
13. Companies which provided mortgage buy-downs for new home purchases and how mortgage buy-down programs were implemented.
14. Steps companies have taken to encourage employees to refinance high interest mortgages.
15. Expenses reimbursed for non-homeowners (renters) who were relocated.
16. Non-real estate-related expenses which were reimbursed including:
    - A. Househunting trips.
    - B. Temporary living at the new location.
    - C. Shipment of household goods and the responsibility for making shipping arrangements.
    - D. Additional allowances for incidental expenses.
    - E. Additional tax liability resulting from the payment of non-deductible expenses.
17. Whether relocated employees were assisted with cost of living differentials, how cost of living programs were implemented and methods of payment.
18. Average cost for subsidy payments such as MIDA, COLA, direct mortgage assistance and tax adder payments.
19. Corporate policy on providing job finding assistance for working spouses of relocated employees and type of assistance offered.
20. Whether new professional hires, or new college graduate hires were eligible for the same reimbursements as current employees being relocated and reimbursements for which they were eligible.
21. Transfer of employees on short term assignment (either domestically or internationally) and the kind of assistance provided.
22. Other aspects of companies' relocation programs including those which offer flexible benefit programs, whether employees were required to pay back relocation expenses if they left the company after being transferred and firms which offered to move transferred employees again if the original move didn't work out.
23. Recent changes in corporate relocation policy and changes planned for 1984.

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STUDY PROCEDURE

Respondents for this survey were selected from among firms in Fortune magazine's top 750 list of industrial companies plus firms in Fortune's lists of top non-industrial firms. This year's survey differs from previous years' in that the percentage of Commercial Banks, Diversified Services Companies and Diversified Financial Companies in the sample has been increased. This slightly reduces the represented percentage of all other industry groups. The reader should take this into consideration when comparing the 1984 data to previous years' results. Many of the firms interviewed were also contacted in previous years. Firms interviewed, who requested a copy, received a report of the findings directly from Merrill Lynch Relocation Management.

All interviews for this study were conducted by long distance (WATS) telephone from a central location in New Jersey. Prior to conducting the full-scale study, questions were carefully pre-tested to insure accurate results. Individuals interviewed at each firm were those who stated their primary concern was the administration of their company's policy regarding the relocation of employees. A total of 607 interviews were conducted between January 3 and February 14, 1984.

REPORT PRESENTATION

The results of this study have been presented by type of industry and by number of relocated homeowners so comparisons could easily be made. Due to the difference in sample, minor variations from one year to another may be expected. Listed below are the number of respondents in each category:

Industry Group

	NUMBER OF INTERVIEWS				
	1983	1982	1981	1980	1979
Petroleum and Gas	30	26	30	32	34
Food Preparation and Distribution	51	43	43	45	52
Metals Manufacturing	18	25	31	33	25
Mining	12	14	4	7	6
Industrial Machinery and Equipment	83	88	91	88	74
Banking, Finance, Accounting and Insurance	79	79	77	60	85
Diversified Financial Services	28	*	*	*	*
Retailing and Wholesaling	22	18	16	11	20
Transportation	21	22	17	17	24
Public Utilities	26	26	30	29	33
Aeronautics, Space and Electronics	25	23	29	32	31
Computers, Calculators and Business Machines	18	22	12	20	17
Chemicals and Plastics	40	41	39	43	32
Pharmaceuticals and Cosmetics	19	24	17	15	14
Hardware, Appliances and Housewares	17	22	17	20	13
Wood and Paper Milling and Manufacturing	19	20	18	29	28
Rubber and Rubber Products	8	7	7	7	5
Textiles, Clothing, and Carpeting	17	23	25	28	24
Publishing and Printing	12	16	20	11	18
Automotive Manufacturing	13	14	19	17	20
All Other	49	55	67	61	52

*New breakdown in 1983

Number of Transferred Homeowners

	NUMBER OF INTERVIEWS				
	1983	1982	1981	1980	1979
Under 25	268	294	268	273	252
25–49	104	109	107	108	97
50–99	97	73	97	76	99
100–249	88	89	80	89	95
250–499	28	29	29	35	31
500 or More	15	14	16	16	20
Not Stated or Unknown	7	–	12	8	13
Total Firms Interviewed	607	608	609	605	607

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SECTION I

EMPLOYEE TRANSFER EXPERIENCE IN 1983

The average firm interviewed in this year's survey relocated 140 employees, an increase of less than 1% from the 139 employee transfers by the same firms last year and an increase of 6% from the 132 reported by last year's sample.

By industry, those companies with the greatest average number of transferred employees were in Business Machines (689), Petroleum and Gas (388), Hardware, Housewares and Appliances (216), and Wholesale/Retail and Aeronautics (185). Companies with the fewest average number of transferred employees were in Metals Manufacturing (38), Mining (42), Textiles (62) and Publishing and Printing (63).

While there was little change in the average number of transfers compared with last year, several industries reported gains of over 10%. For example, companies in Aeronautics, Space or Electronics increased their transfer activity by 58%, while those in Publishing and Printing were up 24% over 1982. Other industries with gains included Rubber Products (up 16%), Utilities (up 14%), Textiles (up 13%), Transportation (up 12%) and Business Machines (up 10%). Companies in Metals Manufacturing (off 24%), Diversified Financial Services (off 20%), Retail and Wholesale (off 17%), and Wood and Paper (off 11%) showed the largest decline in transfer activity.

Group Moves

Twenty-one percent of the firms in this year's survey reported one or more group moves in 1983. This is up considerably from the 15% of firms reporting moves in last year's survey. On the other hand, firms with one or more group moves in 1983 reported transferring an average of 60 employees per move which included 47 homeowners and 13 renters. This is down somewhat from the average of 72 employees transferred in group moves in 1982 of which 49 were homeowners and 23 were renters.

Average Number of Employees Transferred

	1983	1982	% Change
Petroleum and Gas	388	407	– 5
Food Preparation and Distribution	92	92	0
Metals Manufacturing	38	50	– 24
Mining	42	41	+ 2
Industrial Machinery and Equipment	70	70	0
Banking, Finance, Insurance	78	77	+ 1
Diversified Financial Services	116	145	– 20
Retail and Wholesale	185	223	– 17
Transportation	182	162	+ 12
Utilities	98	86	+ 14
Aeronautics, Space, Electronics	185	117	+ 58
Business Machines	689	624	+ 10
Chemicals and Plastics	127	124	+ 2
Pharmaceuticals and Cosmetics	184	186	– 1
Hardware, Housewares, Appliances	216	210	+ 3
Wood and Paper	107	120	– 11
Rubber Products	140	121	+ 16
Textiles	62	55	+ 13
Publishing and Printing	63	51	+ 24
Automotive Manufacturing	140	145	– 3
All Other	119	130	– 8

Expectation For 1984

Looking ahead to 1984, 55% of the companies surveyed expected their transfer situation to remain about the same as in 1983. Twenty-four percent of the companies surveyed said they will have an increase in 1984 and 22% said they will have a decrease. The number of firms anticipating an increase in transfer activity was higher than the 14% reporting this feeling last year while those anticipating a decrease fell substantially from the 37% reported last year.

Women Transfers

About 11% of the firms surveyed had no record of women relocated in 1983. Among firms who did keep records, the average firm transferred 8.4 women and only 22% of the firms transferred more than 10 women. Approximately 6% of all employees transferred by firms in 1983 were women. This was the same as last year and slightly higher than the 5% reported both in 1981 and 1980.

Homeowner Transfers In 1983

Of the 140 average number of employees transferred by the firms interviewed in this survey, 82 or 59% were homeowners. While this percentage is about the same as last year's, for the first time since 1978 the average number of homeowner transfers increased over the previous year's survey.

Homeowner Transfers in 1983

	1983	1982	1981	1980	1979	1978	1977	1976	1975
Average Total Transfers	140	132	140	124	143	157	157	166	151
Average Homeowner Transfers	82	79	80	82	95	101	98	108	102
% of Total Transferees Who Were Homeowners	59	60	57	66	66	64	62	65	68

Homeowners Transfers as a Percent of Total

Industry Group	1983 All Transfers	1983 Homeowner Transfers	1983 Percent Homeowners
Petroleum and Gas	388	209	54
Food Preparation and Distribution	92	61	66
Metals Manufacturing	38	25	66
Mining	42	21	50
Industrial Machinery and Equipment	70	44	63
Banking, Finance and Insurance	78	44	56
Diversified Financial Services	116	63	54
Retail and Wholesale	185	119	64
Transportation	182	97	53
Utilities	98	60	61
Aeronautics, Space, Electronics	185	99	54
Business Machines, Computers, Calculators	689	347	50
Chemicals and Plastics	127	84	66
Pharmaceuticals and Cosmetics	184	102	55
Hardware, Appliances, Housewares	216	171	79
Wood and Paper	107	75	70
Rubber Products	140	80	57
Textiles	62	40	65
Publishing and Printing	63	26	41
Automobile Manufacturing	140	112	80
All Other	119	68	57

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SECTION II

COMPANY POLICIES REGARDING TRANSFERRED EMPLOYEES

Policy to Dispose of a Transferred Employee's Former Living Quarters

Nearly all firms (95%) provided relocated employees with some form of assistance in disposing of their former living quarters. Sixty-one percent employed an outside relocation firm or bank which offered to purchase the employee's home, 21% had a policy whereby the employee arranged for the sale of his or her home but was reimbursed for some or all of the home sale expense, and 13% offered to purchase the employee's home in-house.

The percentage of companies using a relocation firm or bank to purchase the transferred employee's home has leveled off after several years of significant increases.

Industries with the most liberal policies toward disposing of employee's former living quarters were Utilities (96% either employed an outside firm or offered to purchase the employee's home), Petroleum and Gas (90%), Metals Manufacturing (89%) and Chemicals and Plastics (88%).

Policy to Dispose of Former Living Quarters by Year of Survey

	PERCENT OF FIRMS						
Policy Reported	1983	1982	1981	1980	1979	1978	1977
The employee must arrange for the sale of the home but is reimbursed for some or all of the home sale expense and may or may not be guaranteed against loss on sale	21	24	27	35	43	43	43
The company employs an outside firm or bank which offers to purchase the employee's home	61	62	56	47	41	38	36
The company offers to purchase the employee's home	13	11	13	14	11	12	12
The employee is not given any assistance or reimbursement	5	3	4	4	5	6	8
Other policies	–	–	–	–	–	1	1
TOTAL	100	100	100	100	100	100	100

As in previous studies, the more employees a firm relocated, the more likely the firm was to use a relocation firm or bank to purchase the transferred employee's former home. For firms relocating less than 25 homeowners per year, 51% reported using an outside firm. This increased to 68% among those transferring between 25 and 99 homeowners while 72% of the firms relocating over 100 homeowners retained an outside firm to assist their relocated employees.

Policy to Dispose of Former Living Quarters by Number of Transferred Homeowners

Policy Reported	PERCENT OF FIRMS NUMBER OF TRANSFERRED HOMEOWNERS Under 25	25-49	50-99	100-249	250-499	Over 500
The employee must arrange for the sale of the home but is reimbursed for some or all of the home sale expense and may or may not be guaranteed against loss on sale	29	16	13	14	7	7
The company employs an outside firm or bank which offers to purchase the employee's home	51	63	73	70	68	93
The company offers to purchase the employee's home	14	17	10	13	11	–
The employee is not given any assistance or reimbursement	4	4	3	3	14	–
Other policies	2	–	–	–	–	–
TOTAL	100	100	100	100	100	100

Specific Expenses Reimbursed When Employees Disposed Of Their Former Homes

When the employee arranged for the sale of the home independently, firms were more liberal in reimbursing for Brokerage Commission (74%), Other Normal Closing Costs (65%), Duplicate House Carrying Expenses (61%) and Mortgage Prepayment Penalties (53%). On the other hand, they were less likely to reimburse for Loss on Sale Below Investment Cost (8%), Maintenance, Repair or Remodeling Costs (14%) and Loss on Sale Below Appraised Price (25%). In general, reimbursements for all home sale expenses studied were below the levels reported during the previous five years.

For direct reimbursement programs only, respondents were asked whether or not their firms reimbursed employees for the added tax liability resulting from payment of non-deductible home sale expenses. Forty-five percent of the firms with policies where the employee must arrange for the sale of his home said they provided tax adder payments on home sale reimbursements in one manner or another.* This is up slightly from the 42% reporting this policy last year but still below the 52% reporting having this policy in 1981.

*In this study a tax adder is defined as a payment made to offset the anticipated tax liability of the initial benefit payment. Gross-up is the payment made to offset any tax liability of the tax adder payment (tax on tax).

Reimbursed Expenses

	PERCENT WHICH REIMBURSE 1983	1982	1981	1980	1979	1978	1977
Duplicate House Carrying Expense	61	64	68	62	65	58	53
Mortgage Discount Points (Seller)	48	55	45	53	45	42	39
Brokerage Commission	74	77	77	84	82	80	75
Mortgage Prepayment Penalty	53	56	61	60	60	63	51
Maintenance, Repair or Remodeling Costs	14	23	20	21	17	19	13
Loss on Sale Below Appraised Price	25	33	32	32	29	34	32
Loss on Sale Below Investment Cost	8	14	13	11	11	15	18
Other Normal Closing Costs	65	74	72	75	76	68	70
Tax Adder and/or Gross-up on Home Sale Expenses	45	42	51	48	47	NA	NA

Fifty-nine percent of all firms placed limits on Mortgage Discount Points when the employee arranged for the sale of the home independently. This was up significantly from the 44% reported in last year's survey. Further, 65% placed limits on Duplicate House Carrying Expenses (generally from three to six months). This was down slightly from the 67% reporting limits on Duplicate House Carrying Expenses last year.

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Specific Expenses Reimbursed When Employees Chose Not To Accept Company Plans For Disposing Of Former Home

When employees chose not to use the company or relocation firm's program and decided to sell on their own, firms were much less generous in reimbursing for Duplicate House Carrying Expenses (44% reimbursed) and somewhat less generous in reimbursing for Loss on Sale Below Appraised Price (21%). Further, 68% of all firms placed limits on Duplicate House Carrying Expenses.

Equity Loans

The majority of firms (51%) said they provided transferred employees equity loans or advances prior to a guaranteed price offer being made and accepted on the former home. This was down slightly from the 53% reporting this policy last year and 57% in 1981. Fifty-seven percent of the firms providing equity loans used company funds exclusively while 27% used funds provided by a relocation firm or bank exclusively and 15% did either or both.

Specific Expenses Reimbursed When Purchasing New Homes

High interest rates over the past few years have caused firms to make major changes in their policies for reimbursing employees on home purchase costs. For example, 59% of all firms reimbursed for mortgage discount points (up from 40% five years ago), 76% reimbursed for mortgage origination fees (up from 62%) and 79% provided a mortgage interest rate differential allowance (up from only 27%) to compensate employees for the differences in carrying costs between the old and new home.

While 40% of firms reimbursed for interest on bridge loans (up from 36% last year), if tnis is added to the 51% of firms providing equity loans themselves (or through third parties), nearly all firms (91%) were providing short-term financing assistance to those transferred employees requiring it.

Seventy-one percent of the firms who reimbursed for mortgage discount points placed limits on their reimbursements. This is up from the 64% reporting limits on points last year. Far fewer firms placed limits on title costs (10% with limits), attorney or escrow officer fees (22% with limits) or other normal closing costs (14% with limits).

Specific Expenses Reimbursed on New Home Purchase

	1982*	1982*	1981	1980	1979	% Change (79-83)
Mortgage Discount Points	59	59	52	50	40	+48
Attorney or Escrow Officer Fees	79	79	77	72	66	+20
Mortgage Origination Fees	76	71	70	67	62	+23
Title Costs	79	79	78	73	69	+14
Other Normal Closing Costs	79	80	78	74	70	+12
Interest On Interim or Bridge Loan	40	36	36	36	45	−11
Mortgage Interest Differential Allowance	79	75	70	61	27	+193
No Reimbursement	13	12	14	18	18	−27

**Percentages include companies which reimbursed for any or all expenses but placed an overall limit on the amount which will be reimbursed (with the exception of the MIDA).*

Mortgage Buy-Downs

This survey also explored firms providing mortgage buy-downs as a form of assistance. This is where a firm offered to pay a mortgage lender the difference between his rate of interest and a lower rate of interest for a period of time. Three percent of all firms reported offering mortgage buy-downs for new home purchases. This was down significantly from the 5% which provided mortgage buy-downs last year, and the 10% which provided them in 1981.

Mortgage Interest Differential Allowances

Of the firms providing employees with mortgage interest differential allowances, 26% said they calculated the allowance using the current balance on the old mortgage as the base. Another 21% of the firms used the lesser of the current balance on the old mortgage or the new mortgage amount. Since in most cases the lesser amount was probably the current balance on the old mortgage, 47% were using the current balance on the old mortgage as the basis for calculating MIDA payments. Other, more liberal MIDA policies included 12% who used the original balance on the old mortgage as the basis, 17% who used the purchase price of the new home less the equity in the old home, 14% who based the MIDA calculation on the new mortgage amount, and 9% with other calculations including 6% who used the average of the old and new mortgages.

Seventy-one percent of all firms with a MIDA policy used the new interest rate minus the old interest rate when calculating the MIDA payment. Another 8% were less liberal in their policy; they subtracted one or two percent from the interest rate differential while another 5% subtracted a fixed base percent. Fourteen percent of firms (up from 10% last year) used the new minus the old interest rate but put a limit or cap on the difference.

In general, the resulting base amount times the interest differential figure arrived at was multiplied by three years to determine the amount paid the employee. However, 3% of all firms with MIDA policies used four years, 13% used five or more years and 1% multiplied the figure by the life of the new mortgage to determine the amount compensated. Fifty-two percent of all firms with a MIDA policy had a provision in their formula to account for changes in interest rates due to variable or adjustable rate mortgages. This was up from the 48% with this policy last year and 36% with such a policy in 1981.

Only 9% of all firms provided lump sum MIDA payments to employees. Most firms used some form of installment plan with the most popular being an annual payment (42% of all firms had this policy). In general, most firms also applied the MIDA calculation to the first mortgage or trust deed only. Only 30% applied the MIDA calculation to both the first mortgage and any secondary or short-term financing.

Policy Changes To Encourage Mortgage Refinancing

The recent decline in home mortgage interest rates and its potential effect on MIDA and mortgage buy-down payments, prompted us to ask firms about any changes made in their policy to encourage employees to refinance high-interest mortgages. Seventy-four percent of the firms with MIDA or buy-down programs, however, said they have done nothing to encourage mortgage refinancing. This, however, is down significantly from the 88% with no program last year. Of firms with a refinancing program, slightly more than half have a formal program. Further, 88% paid refinancing fees and 38% compensated the employee for the tax liability on these fees through tax adder payments.

Policy For Non-Homeowner Employees

Nearly all companies provided reimbursements to renters as well as homeowners. For example, 89% of firms surveyed reimbursed the non-homeowner for lease termination penalties (the same as in last year's survey), 47% reimbursed for finder's fees (down 3% from last year), 28% reimbursed for security deposits (down from 31% last year and 34% in 1981), and 40% for legal fees (down from the 48% reporting this policy two years ago). Further, 8% of firms reimbursed for the differential in rents for one area to another. Only 8% of all firms did not reimburse the renter for any expense resulting from the disposition of a lease.

POLICY FOR NON-REAL ESTATE-RELATED EXPENSES

Cost Of Living Allowances

Twenty-two percent of all firms interviewed in this year's survey offered a cost of living differential allowance to encourage employees to accept transfers to higher cost of living areas. This is up slightly from the 18% reporting a COLA policy last year and the 20% reporting such a policy in 1981. In calculating differences between the cost of living for different areas, 34% of firms simply use a fixed percent for given areas. Another 20% use the difference in costs for a market basket of goods, 13% use the difference in the cost of housing only, 9% use formulas provided by outside services, 9% base the payment partly on the individual's salary and 16% have other formulas.

Among firms with a cost of living policy, 57% had a plan where the employee received a salary supplement in each pay period and 44% of these firms paid the supplement until the employee transferred to a lower cost of living area. Another 17% of all firms with a COLA policy provided the employee with a lump sum payment at the time of the move and 25% provided either quarterly, semi-annual or annual payments.

Thirty-three percent of the firms interviewed reported having difficulty with employees accepting transfers into high cost of living areas. This continued a downward trend that began in 1981.

Percent of Firms Having Difficulty With Employees Accepting Transfers Into High Cost Areas

1983	1982	1981	1980	1979	1978	1977
33	38	48	48	44	39	29

Transferred Employees With Working Spouses

Twenty-two percent of the firms interviewed said they were offering some type of job finding assistance for working spouses of relocated employees. This was down from the 26% reporting such programs last year and 25% the previous year. Of the firms with such programs, 53% said they tried to find them jobs with other companies or suppliers, 53% referred them to employment agencies, 56% had informal counseling sessions and 38% helped them to prepare resumes. Only 35% helped the spouse find a job within the company, and fewer actually provided reimbursements to help spouses find jobs (11% reimbursed for an extra job finding trip to seek employment, 13% paid for resume preparation, and only 8% paid fees to employment agencies). Fourteen percent of firms which assisted working spouses had formal counseling or seminars with outside experts on how to find a job. In all the areas of spouse assistance studied, firms were below the levels reported in last year's survey when the assistance required compensation and/or expenditures but above last year's level when no expenditures by the company were required.

Househunting Trips

Of the 607 firms surveyed, 99% allowed for at least one househunting trip to the new location. Of the companies which provided reimbursements, the average company reimbursed for 1.8 trips. Thirty-four percent of the firms interviewed said they allowed one trip, while 49% said they reimbursed the employee for two, and 10% for three or more trips.

Temporary Living At The New Location

Only seven of the 607 firms interviewed (1%) said they did not reimburse the employee for temporary living at the new location. Of the companies which reimbursed for temporary living, only 10% reimbursed for less than 30 days; 45% for between 30 and 44 days; 25% for between 45 and 74 days, and 15% for 75 days or longer. The average firm reimbursed for approximately 47 days temporary living. Reimbursement programs for both househunting trips and temporary living were similar to previous years' surveys.

Household Goods

Ninety-eight percent of the firms interviewed reimbursed the employee for the shipment of household goods. Further, 17% used a relocation services firm to coordinate the shipment. Of the firms not using a relocation services firm, 39% handled the task through their traffic department, 30% handled it through personnel, and 11% used their purchasing department. Eighteen percent of firms not using a relocation services firm to coordinate the shipment of household goods had exclusive arrangements with a single van line. Another 35% had a formal arrangement with a small number of van lines and 18% worked from a list of pre-screened or qualified van lines. Only 19% said the company or employee selected whomever they felt was best for the move (down from 22% last year and 27% in 1981).

Additional Allowances For Incidental Expenses

Eighty-six percent of all firms provided additional allowances to the homeowner employee to cover such incidental expenses as utility hook-ups, draperies, etc. The same percent of firms provided additional allowances to renters. Fifty-six percent of the firms providing such allowances to homeowners based the amount reimbursed on the transferred employee's salary, while 25% provided a flat dollar allowance, and 18% required the employee to submit a list of itemized expenses. Most dollar allowances fell in the range of $500 to $1,500, although 5% of firms paid $2,500 or more. The typical salary allowance was one month's salary. Renters were reimbursed somewhat less than homeowners.

Additional Income Tax Liability

Sixty-six percent of all firms said they provided the employee with tax adder payments to offset the tax liability on payments which may be considered income. Also, 68% of those firms "grossed up" the tax adder payment to reimburse employees for the additional taxes due on the tax adder payment itself. The number of firms providing tax adder payments was slightly higher than in last year's survey when 62% provided tax adder payments and 67% of those firms "grossed up".

As previous studies have shown, firms with the largest number of transferred homeowners were much more likely to reimburse for the added tax liability than firms with fewer homeowner transfers. On the other hand, there was no correlation between the number of homeowners transferred and firms which "grossed up" tax adder payments.

Firms Reimbursing for Tax Liability On Non-Deductible Expenses

Number of Homeowners Transferred	Percentage Providing Tax Adder Payments			Percentage Providing Gross-up Tax Adder Payments		
	1983	1982	1981	1983	1982	1981
Under 25	56	49	51	64	68	67
25–99	70	68	66	71	64	64
100 or More	82	82	73	69	70	74
Total Firms	66	62	60	68	67	67

In calculating tax adder payments, nearly all firms (78%) determined the amount reimbursed based on the employee's income or salary. Only 21% reimbursed a fixed percent of non-deductible expenses. Among firms using the employee's income or salary, 48% based the calculation on the employee's actual or expected income including bonuses, commissions, etc. Another 36% based the calculation on the new annualized salary after transfer and 12% based it on actual family income including that of the spouse. About one-half of all firms (49%) calculated the payment based on standard deductions included in tax tables. Another 24% determined the actual itemized deductions for each relocated employee while 14% used tables of average itemized deductions at various salary levels and 13% used a flat percent of total income.

About half of all firms providing tax adder payments reimbursed the employee for all applicable taxes. On the other hand, 38% reimbursed for the added liability on federal taxes only and 12% reimbursed for the liability on federal and state taxes only.

Among firms who also "grossed up" the tax adder payment, nearly three-quarters calculated this reimbursement on an individual basis.

POLICY FOR NEW PROFESSIONAL HIRES AND NEW COLLEGE GRADUATE HIRES

Thirty-one percent of all firms interviewed said new professional hires were eligible for the same reimbursements as current employees being transferred. This is lower than the 38% reporting this policy in last year's survey.

On the other hand, 2% said new professional hires were eligible for no reimbursements, 35% said they were eligible for some of the reimbursements current employees receive, and 33% said they negotiated with each new professional hire.

Among firms which said new professional hires were eligible for some reimbursements, 99% reimbursed for the shipment of household goods, 96% reimbursed for the transportation of the family, 93% reimbursed for one or more househunting trips and 92% reimbursed for temporary living. Only 45% reimbursed for home sale expenses, 40% gave renter assistance, 38% reimbursed for miscellaneous moving expenses, 39% reimbursed for new home purchase expenses and 49% reimbursed for tax adder payments.

As for policies with respect to new college graduate hires, firms were much less liberal. For example, only 14% said new college graduate hires were eligible for the same reimbursements as current employees, 55% said they were eligible for some reimbursements, 19% said they negotiate with each new college graduate hire and 9% said they were eligible for no reimbursements. In addition, among firms which indicated new college graduate hires were eligible for some reimbursements, less assistance was provided new college graduate hires than new professional hires.

Percent Providing Assistance to New Hires When Not Eligible for Same Assistance as Current Employees

	TYPE OF NEW HIRE	
Type of Assistance Given	NEW PROFESSIONAL HIRES	NEW COLLEGE GRAD. HIRES
Some or All of the Home Sale Expense	45	17
Cost of Disposing of Apartment	40	32
Miscellaneous Moving Expense	38	28
Closing Costs on New Home	39	17
Tax Assistance on Moving Expenses	49	47
One or More Househunting Trips	93	78
Temporary Living at New Location	92	80
Transportation of Family	96	90
Shipment of Household Goods	99	96

POLICY FOR EMPLOYEES TRANSFERRED INTERNATIONALLY OR DOMESTICALLY ON SHORT TERM ASSIGNMENT

Of all firms surveyed, 51% said they transferred employees on limited duration assignments (either domestically or internationally) of one to four years. The average firm with employees on short term assignment had 25 employees on short term assignment domestically, and 46 employees on short term assignment outside the United States. This was up somewhat from the 23 domestic and 39 international employees reported last year. Fifty-seven percent of firms with employees on short term assignment had one or more employees on temporary assignment within the United States, and 82% had one or more employees on temporary assignment outside the United States. The typical stay of an employee on short term assignment was about one year and nine months for domestic employees and two years and six months for those outside the United States.

Among firms with employees on short term assignment, about 49% provided property management assistance (down from 53% last year). For firms with a property management program, 27% said their program was administered by a local brokerage firm 44% used a relocation services firm, 20% had a bank or property management service firm administer the program and 8% had an internal department administer the program (down from 16% with internally administered programs last year).

SECTION III

COSTS TO RELOCATE A HOMEOWNER

A detailed analysis of the costs to relocate a homeowner was again made. Costs were broken down into two categories - those relating to shipment of household goods, other trips, sale of the home, home finding, etc. and those relating to subsidy payments made to transferred employees including MIDA and COLA payments, mortgage assistance and tax assistance.

Firms interviewed were much more likely to place a dollar cost on home sale, home finding and transportation expenses than subsidy payments. Over 90% of all firms could give a dollar figure for the first expense item, however, only 59% could estimate their subsidy payments.

In the area of home sale, homefinding and transportation expenses, the average firm reported a total cost of $25,000 (the same as reported last year) while subsidy payments (among those which offered) averaged $6,690 (a 34% decrease over last year's $10,170 average). Average costs again were substantially higher for firms relocating a greater number of homeowners than for those relocating fewer homeowners. This was because firms with a higher volume of transfers generally have more liberal programs.

Average Cost to Relocate by Number of Transferred Homeowners

	NUMBER OF TRANSFERRED HOMEOWNERS			
	Less Than 25	25-99	100-249	250 Or More
Home Sale, Home Finding and Transportation	$21,000	$26,440	$28,960	$34,525
Subsidy Payments Incl. MIDA, COLA, Tax Adders and Mortgage Assistance	6,120	6,100	5,620	5,975
TOTAL COST	$27,120	$32,540	$34,580	$40,500

NOTE: Average costs for subsidy payments were adjusted to account for the 9% of firms which did not offer MIDA, COLA or other subsidy payments.

SECTION IV

PROBLEMS EXPERIENCED BY TRANSFERRED EMPLOYEES

Disposing Of Former Homes

For the second straight year, the percentage of firms reporting problems with relocated employees disposing of their former homes declined. This was primarily due to the greater availability of mortgage funds and a moderate decline in mortgage interest rates. As evidence of this, only 1% of firms blamed a lack of mortgage money (compared with 9% two years ago) and only 7% blamed high interest rates (compared with 15% last year and 32% two years ago) for the difficulty in selling homes. On the other hand, 59% of firms blamed a poor housing market.

Percent of Firms Experiencing Problems in Disposing of Homes

1983	1982	1981	1980	1979	1978	1977
51	65	71	67	52	28	16

Purchasing New Homes

Only 6% of all firms interviewed said that relocated employees had problems getting mortgages on new homes. This was down considerably from the 16% reporting problems with mortgage financing in last year's survey.

Percent of Firms Experiencing Problems in Getting Mortgages

1983	1982	1981	1980	1979	1978	1977
6	16	32	29	33	14	6

Seventy-four percent of all firms said they had not taken any steps to help employees obtain mortgage financing. On the other hand, 14% of all firms surveyed were actually providing mortgages to relocated employees either from their own funds or from funds provided by outside firms. This was up significantly from the 6% providing mortgages last year.

SECTION V

OTHER ASPECTS OF POLICY

Policy When Employee Left Company After Being Transferred Or Was Dissatisfied With The Move

Eighteen percent of all firms reported that the employee was required to pay back some or all of the relocation expenses reimbursed if he or she left the company within one year of being transferred. Significantly fewer firms (7%) offered to move the employee to another location (or back to the original location) if the original move didn't work out. This percentage, however, included only those companies offering a contingency plan in advance of the move, and doesn't reflect the number of firms actually transferring employees a second time as a result of dissatisfaction with the original move.

Flexible Benefits

For the third year, the survey asked respondents whether they offered a formal flexible relocation benefits program. Although there are many approaches to this type of plan, in general, employees are permitted to pick and choose among several categories of benefits. A fairly new concept, flexible relocation benefits programs existed in only 4% of companies interviewed (roughly the same as last year). Another 9% of firms said they were considering such a program.

SECTION VI

CHANGES IN CORPORATE RELOCATION POLICY

Eighteen percent of all firms surveyed had made changes in their relocation policy in 1983 (down from 25% of all firms last year and 33% the previous year). Of the firms which made significant changes, 20% said they either developed a mortgage interest differential policy or increased reimbursements on their present policy. This is down considerably from the 30% of firms which made this change last year and the 50% which changed their MIDA policy in 1981. In addition, 19% of all firms which made a significant change said they hired or changed a relocation services firm and 17% either developed or increased reimbursements for other home sale expenses. Fourteen percent of firms which made changes developed a more limited policy.

Twenty-two percent of all firms surveyed said they planned to make significant changes to their relocation policy in 1984. Of these, 19% said they plan to develop or increase reimbursements for other home sale expenses, 12% were considering a change in their MIDA program and 11% were planning to develop or increase reimbursements for miscellaneous expense allowances. Sixteen percent of firms which plan changes said they will decrease their assistance.

Of all firms surveyed, 68% said they used a relocation services firm either for home sale, home finding, transportation, group moves, rental assistance, property management, equity loans or consulting. This was roughly the same as last year but up from the 63% reporting the use of relocation service firms in 1981 and the 53% in 1980.

TABLE 1

APPROXIMATE NUMBER OF EMPLOYEES TRANSFERRED DURING 1983

	INDUSTRY											
	PETRO-LEUM & GAS	FOOD PREP & DISTR	METALS	MINING	INDUS MACH & EQUIP	BANKING, FINAN, ACCT & INSUR	DIVERSIFIED FINAN SERV	RETAIL & WHOLE	TRANSP	UTILITY	AERON SPACE & ELECT	TOTAL
TOTAL INTERVIEWED	30	51	18	12	83	79	28	22	21	26	25	607
NO ANSWER; DON'T KNOW	—	—	—	—	1	—	—	—	1	—	—	4
TOTAL ANSWERING	30 100%	51 100%	18 100%	12 100%	82 100%	79 100%	28 100%	22 100%	20 100%	26 100%	25 100%	603 100%
NUMBER OF EMPLOYEES TRANSFERRED IN 1983												
NONE	—	—	6%	—	—	3%	—	—	—	—	—	—
LESS THAN 25	20%	33%	61%	58%	46%	39%	39%	27%	25%	19%	40%	35%
25 - 49	3%	20%	17%	25%	13%	19%	14%	14%	—	15%	12%	15%
50 - 99	13%	18%	—	8%	21%	13%	11%	14%	20%	27%	16%	16%
100 - 249	27%	20%	17%	—	15%	22%	25%	18%	25%	31%	16%	20%
250 - 499	10%	8%	—	8%	2%	1%	7%	14%	25%	8%	4%	7%
500 OR MORE	27%	2%	—	—	2%	4%	4%	14%	5%	—	12%	6%
AVERAGE # TRANSFERRED	388	92	38	42	70	78	116	185	182	98	185	140

TABLE 1

APPROXIMATE NUMBER OF EMPLOYEES TRANSFERRED DURING 1983

	INDUSTRY (CONTD)										
	BUSINESS MACHS	CHEM & PLAST	PHARM & COS-METICS	HARD, APPL & HSWRS	WOOD & PAPER	RUBBER & RUBBER PROD	TEXTILES	PUBL & PRINT	AUTO-MOTIVE	ALL OTHER	TOTAL
TOTAL INTERVIEWED	18	40	19	17	19	8	17	12	13	49	607
NO ANSWER; DON'T KNOW	—	—	1	—	—	—	—	—	—	1	4
TOTAL ANSWERING	18 100%	40 100%	18 100%	17 100%	19 100%	8 100%	17 100%	12 100%	13 100%	48 100%	603 100%
NUMBER OF EMPLOYEES TRANSFERRED IN 1983											
NONE	—	—	—	—	—	—	—	—	—	—	—
LESS THAN 25	28%	20%	11%	59%	16%	50%	41%	33%	8%	44%	35%
25 - 49	17%	15%	11%	12%	32%	—	12%	33%	23%	13%	15%
50 - 99	6%	28%	22%	—	5%	13%	18%	8%	38%	13%	16%
100 - 249	11%	25%	39%	24%	32%	25%	29%	25%	8%	10%	20%
250 - 499	11%	10%	11%	—	16%	—	—	—	15%	17%	7%
500 OR MORE	28%	3%	6%	6%	—	13%	—	--	8%	4%	6%
AVERAGE # TRANSFERRED	689	127	184	216	107	140	62	63	140	119	140

TABLE 1
APPROXIMATE NUMBER OF EMPLOYEES TRANSFERRED DURING 1983

	NUMBER OF TRANSFERRED HOMEOWNERS IN 1983						
	UNDER 25	25-49	50-99	100-249	250-499	500 or more	TOTAL
TOTAL INTERVIEWED	268	104	97	88	28	15	607
NO ANSWER; DON'T KNOW	1	1	—	1	—	—	4
TOTAL ANSWERING	267 100%	103 100%	97 100%	87 100%	28 100%	15 100%	603 100%
NUMBER OF EMPLOYEES TRANSFERRED IN 1983							
NONE	1%	—	—	—	—	—	—
LESS THAN 25	78%	1%	—	—	—	—	35%
25 - 49	17%	45%	—	—	—	—	15%
50 - 99	3%	46%	41%	—	—	—	16%
100 - 249	1%	8%	56%	66%	—	—	20%
250 - 499	—	1%	2%	32%	43%	—	7%
500 OR MORE	—	—	1%	2%	57%	100%	6%
AVERAGE # TRANSFERRED	16	59	120	221	544	1788	140

TABLE 2

NUMBER OF WOMEN TRANSFERRED IN 1983

	INDUSTRY											
	PETRO-LEUM & GAS	FOOD PREP & DISTR	METALS	MINING	INDUS MACH & EQUIP	BANKING, FINAN, ACCT & INSUR	DIVERSIFIED FINAN SERV	RETAIL & WHOLE	TRANSP	UTILITY	AERON SPACE & ELECT	TOTAL
TOTAL INTERVIEWED	30	51	18	12	83	79	28	22	21	26	25	607
NO ANSWER; DON'T KNOW	8	6	—	—	4	7	3	5	2	3	2	67
TOTAL ANSWERING	22 100%	45 100%	18 100%	12 100%	79 100%	72 100%	25 100%	17 100%	19 100%	23 100%	23 100%	540 100%
NUMBER OF WOMEN TRANSFERRED IN 1983												
NONE	32%	29%	50%	67%	48%	22%	20%	41%	16%	13%	43%	31%
LESS THAN 5	23%	36%	39%	25%	33%	38%	24%	6%	42%	52%	22%	34%
5 - 9	23%	9%	6%	8%	10%	15%	28%	18%	—	17%	9%	13%
10 - 14	5%	7%	6%	—	4%	13%	4%	6%	21%	4%	13%	8%
15 - 24	—	7%	—	—	3%	3%	8%	6%	—	4%	4%	4%
25 OR MORE	18%	13%	—	—	3%	10%	16%	24%	21%	9%	9%	10%
AVERAGE # TRANSFERRED	11.9	10.4	2.1	1.3	3.8	9.1	12.8	15.1	14.2	8.4	8.0	8.4

TABLE 2

NUMBER OF WOMEN TRANSFERRED IN 1983

	INDUSTRY (CONTD)										
	BUSINESS MACHS	CHEM & PLAST	PHARM & COS-METICS	HARD, APPL & HSWRS	WOOD & PAPER	RUBBER & RUBBER PROD	TEXTILES	PUBL & PRINT	AUTO-MOTIVE	ALL OTHER	TOTAL
TOTAL INTERVIEWED	18	40	19	17	19	8	17	12	13	49	607
NO ANSWER; DON'T KNOW	5	4	6	1	1	1	2	2	1	4	67
TOTAL ANSWERING	13 100%	36 100%	13 100%	16 100%	18 100%	7 100%	15 100%	10 100%	12 100%	45 100%	540 100%
NUMBER OF WOMEN TRANSFERRED IN 1983											
NONE	8%	17%	15%	31%	22%	57%	40%	30%	33%	36%	31%
LESS THAN 5	54%	53%	15%	38%	33%	29%	20%	20%	33%	38%	34%
5 - 9	8%	8%	8%	19%	17%	—	13%	20%	33%	13%	13%
10 - 14	—	8%	23%	6%	11%	—	13%	—	—	7%	8%
15 - 24	—	6%	23%	—	6%	—	13%	10%	—	2%	4%
25 OR MORE	31%	8%	15%	6%	11%	14%	—	20%	—	4%	10%
AVERAGE # TRANSFERRED	17.3	8.3	16.2	6.3	10.1	7.9	5.8	14.0	3.3	5.4	8.4

TABLE 2
NUMBER OF WOMEN TRANSFERRED IN 1983

	NUMBER OF TRANSFERRED HOMEOWNERS IN 1983						
	UNDER 25	25-49	50-99	100-249	250-499	500 or more	TOTAL
TOTAL INTERVIEWED	268	104	97	88	28	15	607
NO ANSWER; DON'T KNOW	8	11	14	14	10	7	67
TOTAL ANSWERING	260	93	83	74	18	8	540
	100%	100%	100%	100%	100%	100%	100%
NUMBER OF WOMEN TRANSFERRED IN 1983							
NONE	54%	19%	8%	5%	6%	—	31%
LESS THAN 5	38%	38%	42%	15%	6%	—	34%
5 - 9	5%	22%	22%	19%	17%	13%	13%
10 - 14	2%	13%	11%	14%	11%	25%	8%
15 - 24	—	5%	12%	8%	6%	—	4%
25 OR MORE	—	3%	5%	39%	56%	63%	10%
AVERAGE # TRANSFERRED	1.8	6.9	8.9	24.7	31.7	35.3	8.4

TABLE 3

EXPECTATIONS FOR NUMBER OF TRANSFERS IN 1984

	INDUSTRY											
	PETROLEUM & GAS	FOOD PREP & DISTR	METALS	MINING	INDUS MACH & EQUIP	BANKING, FINAN, ACCT & INSUR	DIVERSIFIED FINAN SERV	RETAIL & WHOLE	TRANSP	UTILITY	AERON SPACE & ELECT	TOTAL
TOTAL INTERVIEWED	30	51	18	12	83	79	28	22	21	26	25	607
NO ANSWER; DON'T KNOW	1	4	—	—	1	—	—	—	—	—	—	8
TOTAL ANSWERING	29	47	18	12	82	79	28	22	21	26	25	599
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
EXPECTATIONS												
INCREASE OVER 1983	7%	21%	44%	17%	24%	19%	21%	23%	29%	15%	16%	24%
DECREASE OVER 1983	28%	19%	11%	17%	27%	16%	32%	23%	10%	46%	16%	22%
REMAIN THE SAME AS 1983	66%	60%	44%	67%	49%	65%	46%	55%	62%	38%	68%	55%

TABLE 3

EXPECTATIONS FOR NUMBER OF TRANSFERS IN 1984

	INDUSTRY (CONTD)										
	BUSINESS MACHS	CHEM & PLAST	PHARM & COS-METICS	HARD, APPL & HSWRS	WOOD & PAPER	RUBBER & RUBBER PROD	TEXTILES	PUBL & PRINT	AUTO-MOTIVE	ALL OTHER	TOTAL
TOTAL INTERVIEWED	18	40	19	17	19	8	17	12	13	49	607
NO ANSWER; DON'T KNOW	—	1	1	—	—	—	—	—	—	—	8
TOTAL ANSWERING	18 100%	39 100%	18 100%	17 100%	19 100%	8 100%	17 100%	12 100%	13 100%	49 100%	599 100%
EXPECTATIONS											
INCREASE OVER 1983	28%	33%	28%	41%	11%	25%	29%	25%	38%	24%	24%
DECREASE OVER 1983	11%	15%	11%	6%	26%	38%	24%	17%	31%	24%	22%
REMAIN THE SAME AS 1983	61%	51%	61%	53%	63%	38%	47%	58%	31%	51%	55%

TABLE 3

EXPECTATIONS FOR NUMBER OF TRANSFERS IN 1984

	NUMBER OF TRANSFERRED HOMEOWNERS IN 1983						
	UNDER 25	25-49	50-99	100-249	250-499	500 or more	TOTAL
TOTAL INTERVIEWED	268	104	97	88	28	15	607
NO ANSWER; DON'T KNOW	3	1	1	2	1	—	8
TOTAL ANSWERING	265 100%	103 100%	96 100%	86 100%	27 100%	15 100%	599 100%
EXPECTATIONS							
INCREASE OVER 1983	20%	29%	29%	26%	22%	13%	24%
DECREASE OVER 1983	22%	23%	24%	21%	22%	—	22%
REMAIN THE SAME AS 1983	58%	48%	47%	53%	56%	87%	55%

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Relocation Management Inc.

Merrill Lynch

TABLE 4

NUMBER OF EMPLOYEES TRANSFERRED IN 1983 WHO WERE HOMEOWNERS

	INDUSTRY											
	PETRO-LEUM & GAS	FOOD PREP & DISTR	METALS	MINING	INDUS MACH & EQUIP	BANKING, FINAN, ACCT & INSUR	DIVERSIFIED FINAN SERV	RETAIL & WHOLE	TRANSP	UTILITY	AERON SPACE & ELECT	TOTAL
TOTAL INTERVIEWED	30	51	18	12	83	79	28	22	21	26	25	607
NO ANSWER; DON'T KNOW	—	—	—	—	—	—	3	—	1	—	—	7
TOTAL ANSWERING	30 100%	51 100%	18 100%	12 100%	83 100%	79 100%	25 100%	22 100%	20 100%	26 100%	25 100%	600 100%
NUMBER OF HOMEOWNERS TRANSFERRED IN 1983												
LESS THAN 25	23%	43%	72%	75%	52%	57%	52%	32%	30%	31%	44%	45%
25 - 49	10%	22%	11%	8%	19%	15%	12%	27%	15%	15%	24%	17%
50 - 99	17%	14%	6%	17%	19%	15%	16%	5%	20%	35%	8%	16%
100 - 249	20%	16%	11%	—	7%	10%	16%	14%	30%	19%	12%	15%
250 - 499	13%	6%	—	—	2%	3%	—	18%	—	—	8%	5%
500 OR MORE	17%	—	—	—	—	—	4%	5%	5%	—	4%	3%
AVERAGE # OF HOMEOWNERS TRANSFERRED	209	61	25	21	44	44	63	119	97	60	99	82

TABLE 4

NUMBER OF EMPLOYEES TRANSFERRED IN 1983 WHO WERE HOMEOWNERS

	INDUSTRY (CONTD)										
	BUSINESS MACHS	CHEM & PLAST	PHARM & COS-METICS	HARD, APPL & HSWRS	WOOD & PAPER	RUBBER & RUBBER PROD	TEXTILES	PUBL & PRINT	AUTO-MOTIVE	ALL OTHER	TOTAL
TOTAL INTERVIEWED	18	40	19	17	19	8	17	12	13	49	607
NO ANSWER; DON'T KNOW	—	—	—	1	—	—	—	—	—	2	7
TOTAL ANSWERING	18 100%	40 100%	19 100%	16 100%	19 100%	8 100%	17 100%	12 100%	13 100%	47 100%	600 100%
NUMBER OF HOMEOWNERS TRANSFERRED IN 1983											
LESS THAN 25	44%	28%	16%	56%	37%	50%	47%	67%	8%	53%	45%
25 - 49	6%	20%	26%	13%	16%	13%	18%	17%	31%	17%	17%
50 - 99	6%	28%	26%	6%	16%	13%	24%	8%	31%	6%	16%
100 - 249	22%	18%	26%	19%	26%	13%	12%	8%	15%	15%	15%
250 - 499	6%	5%	—	—	5%	13%	—	—	15%	9%	5%
500 OR MORE	17%	3%	5%	6%	—	—	—	—	—	—	3%
AVERAGE # OF HOMEOWNERS TRANSFERRED	347	84	102	171	75	80	40	26	112	68	82

TABLE 4

NUMBER OF EMPLOYEES TRANSFERRED IN 1983 WHO WERE HOMEOWNERS

	NUMBER OF TRANSFERRED HOMEOWNERS IN 1983						
	UNDER 25	25-49	50-99	100-249	250-499	500 or more	TOTAL
TOTAL INTERVIEWED	268	104	97	88	28	15	607
NO ANSWER; DON'T KNOW	—	—	—	—	—	—	7
TOTAL ANSWERING	268 100%	104 100%	97 100%	88 100%	28 100%	15 100%	600 100%
NUMBER OF HOMEOWNERS TRANSFERRED IN 1983							
LESS THAN 25	100%	—	—	—	—	—	45%
25 - 49	—	100%	—	—	—	—	17%
50 - 99	—	—	100%	—	—	—	16%
100 - 249	—	—	—	100%	—	—	15%
250 - 499	—	—	—	—	100%	—	5%
500 OR MORE	—	—	—	—	—	100%	3%
AVERAGE # OF HOMEOWNERS TRANSFERRED	— 10	— 35	— 68	— 144	— 335	— 963	— 82

TABLE 5

COMPANY'S OVERALL POLICY FOR DISPOSING OF A TRANSFERRED EMPLOYEE'S FORMER LIVING QUARTERS

	INDUSTRY											
	PETRO-LEUM & GAS	FOOD PREP & DISTR	METALS	MINING	INDUS MACH & EQUIP	BANKING, FINAN, ACCT & INSUR	DIVERSIFIED FINAN SERV	RETAIL & WHOLE	TRANSP	UTILITY	AERON SPACE & ELECT	TOTAL
TOTAL INTERVIEWED	30	51	18	12	83	79	28	22	21	26	25	607
NO ANSWER; DON'T KNOW	—	—	—	—	—	—	—	—	—	—	—	—
TOTAL ANSWERING	30 100%	51 100%	18 100%	12 100%	83 100%	79 100%	28 100%	22 100%	21 100%	26 100%	25 100%	607 100%
COMPANY POLICY												
THE COMPANY OFFERS TO PURCHASE THE EMPLOYEE'S HOME AND BEARS SOME OR ALL OF THE HOME SALE EXPENSE	10%	14%	17%	8%	7%	28%	25%	14%	14%	23%	4%	13%
THE COMPANY EMPLOYS AN OUTSIDE RELOCATION FIRM OR BANK TO PURCHASE THE EMPLOYEE'S HOME AND BEARS SOME OR ALL OF THE HOME SALE EXPENSE	80%	65%	72%	75%	64%	51%	50%	41%	52%	73%	56%	61%
THE EMPLOYEE MUST ARRANGE FOR THE SALE OF THE HOME BUT IS REIMBURSED FOR SOME OR ALL OF THE HOME SALE EXPENSE AND MAY OR MAY NOT BE GUARANTEED AGAINST LOSS ON SALE	7%	20%	6%	17%	20%	15%	21%	23%	33%	4%	40%	21%
THE EMPLOYEE IS NOT GIVEN ANY ASSISTANCE OR REIMBURSEMENT IN THE SALE OF HIS HOME	3%	2%	—	—	8%	6%	4%	23%	—	—	—	5%
OTHER POLICIES	—	—	6%	—	—	—	—	—	—	—	—	—

TABLE 5

COMPANY'S OVERALL POLICY FOR DISPOSING OF A TRANSFERRED EMPLOYEE'S FORMER LIVING QUARTERS

	INDUSTRY (CONTD)										
	BUSINESS MACHS	CHEM & PLAST	PHARM & COS-METICS	HARD, APPL & HSWRS	WOOD & PAPER	RUBBER & RUBBER PROD	TEXTILES	PUBL & PRINT	AUTO-MOTIVE	ALL OTHER	TOTAL
TOTAL INTERVIEWED	18	40	19	17	19	8	17	12	13	49	607
NO ANSWER; DON'T KNOW	—	—	—	—	—	—	—	—	—	—	—
TOTAL ANSWERING	18 100%	40 100%	19 100%	17 100%	19 100%	8 100%	17 100%	12 100%	13 100%	49 100%	607 100%
COMPANY POLICY											
THE COMPANY OFFERS TO PURCHASE THE EMPLOYEE'S HOME AND BEARS SOME OR ALL OF THE HOME SALE EXPENSE	—	23%	5%	—	5%	—	12%	17%	8%	6%	13%
THE COMPANY EMPLOYS AN OUTSIDE RELOCATION FIRM OR BANK TO PURCHASE THE EMPLOYEE'S HOME AND BEARS SOME OR ALL OF THE HOME SALE EXPENSE	72%	65%	68%	53%	79%	38%	47%	58%	69%	59%	61%
THE EMPLOYEE MUST ARRANGE FOR THE SALE OF THE HOME BUT IS REIMBURSED FOR SOME OR ALL OF THE HOME SALE EXPENSE AND MAY OR MAY NOT BE GUARANTEED AGAINST LOSS ON SALE	28%	8%	26%	41%	11%	63%	29%	25%	23%	29%	21%
THE EMPLOYEE IS NOT GIVEN ANY ASSISTANCE OR REIMBURSEMENT IN THE SALE OF HIS HOME	—	5%	—	6%	—	—	12%	—	—	6%	5%
OTHER POLICIES	—	—	—	—	5%	—	—	—	—	—	—

TABLE 5

COMPANY'S OVERALL POLICY FOR DISPOSING OF A TRANSFERRED EMPLOYEE'S FORMER LIVING QUARTERS

	NUMBER OF TRANSFERRED HOMEOWNERS IN 1983						
	UNDER 25	25-49	50-99	100-249	250-499	500 or more	TOTAL
TOTAL INTERVIEWED	268	104	97	88	28	15	607
NO ANSWER; DON'T KNOW	—	—	—	—	—	—	—
TOTAL ANSWERING	268 100%	104 100%	97 100%	88 100%	28 100%	15 100%	607 100%
COMPANY POLICY							
THE COMPANY OFFERS TO PURCHASE THE EMPLOYEE'S HOME AND BEARS SOME OR ALL OF THE HOME SALE EXPENSE	14%	17%	10%	13%	11%	—	13%
THE COMPANY EMPLOYS AN OUTSIDE RELOCATION FIRM OR BANK TO PURCHASE THE EMPLOYEE'S HOME AND BEARS SOME OR ALL OF THE HOME SALE EXPENSE	51%	63%	73%	70%	68%	93%	61%
THE EMPLOYEE MUST ARRANGE FOR THE SALE OF THE HOME BUT IS REIMBURSED FOR SOME OR ALL OF THE HOME SALE EXPENSE AND MAY OR MAY NOT BE GUARANTEED AGAINST LOSS ON SALE	29%	16%	13%	14%	7%	7%	21%
THE EMPLOYEE IS NOT GIVEN ANY ASSISTANCE OR REIMBURSEMENT IN THE SALE OF HIS HOME	4%	4%	3%	3%	14%	—	5%
OTHER POLICIES	1%	—	—	—	—	—	—

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TABLE 6

HOME SALE EXPENSES REIMBURSED WHEN EMPLOYEE ACCEPTS COMPANY OR SERVICE FIRM'S OFFER TO PURCHASE HOME

	INDUSTRY											
	PETRO-LEUM & GAS	FOOD PREP & DISTR	METALS	MINING	INDUS MACH & EQUIP	BANKING, FINAN, ACCT & INSUR	DIVERSIFIED FINAN SERV	RETAIL & WHOLE	TRANSP	UTILITY	AERON SPACE & ELECT	TOTAL
TOTAL WITH HOME PURCHASE POLICY	27 100%	40 100%	16 100%	10 100%	59 100%	62 100%	21 100%	12 100%	14 100%	25 100%	15 100%	452 100%
REIMBURSED EXPENSES												
MORTGAGE PREPAYMENT PENALTIES	89%	78%	69%	90%	81%	69%	76%	75%	79%	72%	80%	80%
MAINTENANCE AND REPAIR COSTS	26%	48%	50%	40%	61%	58%	52%	50%	64%	48%	60%	52%

TABLE 6

HOME SALE EXPENSES REIMBURSED WHEN EMPLOYEE ACCEPTS COMPANY OR SERVICE FIRM'S OFFER TO PURCHASE HOME

	INDUSTRY (CONTD)										
	BUSINESS MACHS	CHEM & PLAST	PHARM & COS-METICS	HARD, APPL & HSWRS	WOOD & PAPER	RUBBER & RUBBER PROD	TEXTILES	PUBL & PRINT	AUTO-MOTIVE	ALL OTHER	TOTAL
TOTAL WITH HOME PURCHASE POLICY	13 100%	35 100%	14 100%	9 100%	16 100%	3 100%	10 100%	9 100%	10 100%	32 100%	452 100%
REIMBURSED EXPENSES											
MORTGAGE PREPAYMENT PENALTIES	85%	89%	93%	78%	94%	67%	50%	100%	90%	81%	80%
MAINTENANCE AND REPAIR COSTS	38%	57%	50%	67%	56%	100%	20%	56%	50%	53%	52%

Merrill Lynch
Relocation Management Inc.

TABLE 6
HOME SALE EXPENSES REIMBURSED WHEN EMPLOYEE ACCEPTS COMPANY OR SERVICE FIRM'S OFFER TO PURCHASE HOME

	NUMBER OF TRANSFERRED HOMEOWNERS IN 1983						
	UNDER 25	25-49	50-99	100-249	250-499	500 or more	TOTAL
TOTAL WITH HOME PURCHASE POLICY	175 100%	83 100%	81 100%	73 100%	22 100%	14 100%	452 100%
REIMBURSED EXPENSES							
MORTGAGE PREPAYMENT PENALTIES	77%	77%	84%	82%	82%	100%	80%
MAINTENANCE AND REPAIR COSTS	51%	58%	52%	52%	55%	29%	52%

TABLE 7

WHETHER LIMITS ARE PLACED ON MORTGAGE PREPAYMENT PENALTIES WHEN EMPLOYEE ACCEPTS COMPANY OR SERVICE FIRM'S OFFER TO PURCHASE HOME

	INDUSTRY											
	PETRO-LEUM & GAS	FOOD PREP & DISTR	METALS	MINING	INDUS MACH & EQUIP	BANKING, FINAN, ACCT & INSUR	DIVERSIFIED FINAN SERV	RETAIL & WHOLE	TRANSP	UTILITY	AERON SPACE & ELECT	TOTAL
TOTAL WHO REIMBURSE	24	31	11	9	48	43	16	9	11	18	12	360
NO ANSWER; DON'T KNOW	—	2	—	—	—	1	—	—	1	—	1	8
TOTAL ANSWERING	24 100%	29 100%	11 100%	9 100%	48 100%	42 100%	16 100%	9 100%	10 100%	18 100%	11 100%	352 100%
LIMITS ON MORTGAGE PREPAYMENT PENALTIES												
NO LIMITS	83%	86%	82%	67%	94%	83%	75%	44%	80%	78%	91%	84%
REASONABLE AMOUNT	—	—	—	—	—	2%	6%	—	10%	6%	—	1%
NEGOTIABLE; VARIES	—	3%	—	—	—	5%	6%	11%	—	11%	9%	3%
1%	—	—	—	11%	2%	2%	—	33%	—	—	—	3%
2%	—	—	—	—	—	2%	13%	—	—	—	—	1%
3%	—	—	—	—	—	—	—	—	—	—	—	1%
4% OR MORE	4%	3%	9%	11%	—	—	—	11%	—	—	—	1%
DOLLAR LIMIT	4%	—	—	—	2%	2%	—	—	10%	—	—	2%
LIMITS BASED ON MONTHLY INTEREST CHARGES	4%	3%	—	—	2%	—	—	—	—	6%	—	2%
OTHER LIMITS	4%	3%	9%	11%	—	2%	—	—	—	—	—	2%

TABLE 7

WHETHER LIMITS ARE PLACED ON MORTGAGE PREPAYMENT PENALTIES WHEN EMPLOYEE ACCEPTS COMPANY OR SERVICE FIRM'S OFFER TO PURCHASE HOME

	INDUSTRY (CONTD)										
	BUSINESS MACHS	CHEM & PLAST	PHARM & COS-METICS	HARD, APPL & HSWRS	WOOD & PAPER	RUBBER & RUBBER PROD	TEXTILES	PUBL & PRINT	AUTO-MOTIVE	ALL OTHER	TOTAL
TOTAL WHO REIMBURSE	11	31	13	7	15	2	5	9	9	26	360
NO ANSWER; DON'T KNOW	—	3	—	—	—	—	—	—	—	—	8
TOTAL ANSWERING	11 100%	28 100%	13 100%	7 100%	15 100%	2 100%	5 100%	9 100%	9 100%	26 100%	352 100%
LIMITS ON MORTGAGE PREPAYMENT PENALTIES											
NO LIMITS	64%	100%	100%	71%	80%	100%	60%	100%	78%	77%	84%
REASONABLE AMOUNT	—	—	—	—	—	—	—	—	—	—	1%
NEGOTIABLE; VARIES	9%	—	—	—	—	—	—	—	—	—	3%
1%	18%	—	—	—	7%	—	40%	—	—	4%	3%
2%	—	—	—	—	—	—	—	—	11%	—	1%
3%	—	—	—	14%	—	—	—	—	—	4%	1%
4% OR MORE	—	—	—	—	—	—	—	—	—	—	1%
DOLLAR LIMIT	9%	—	—	—	7%	—	—	—	—	4%	2%
LIMITS BASED ON MONTHLY INTEREST CHARGES	—	—	—	14%	—	—	—	—	11%	8%	2%
OTHER LIMITS	—	—	—	—	7%	—	—	—	—	4%	2%

TABLE 7

WHETHER LIMITS ARE PLACED ON MORTGAGE PREPAYMENT PENALTIES WHEN EMPLOYEE ACCEPTS COMPANY OR SERVICE FIRM'S OFFER TO PURCHASE HOME

	NUMBER OF TRANSFERRED HOMEOWNERS IN 1983						
	UNDER 25	25-49	50-99	100-249	250-499	500 or more	TOTAL
TOTAL WHO REIMBURSE	135	64	68	60	18	14	360
NO ANSWER; DON'T KNOW	4	1	2	1	—	—	3
TOTAL ANSWERING	131 100%	63 100%	66 100%	59 100%	18 100%	14 100%	352 100%
LIMITS ON MORTGAGE PREPAYMENT PENALTIES							
NO LIMITS	80%	87%	92%	76%	83%	86%	84%
REASONABLE AMOUNT	1%	—	—	5%	—	—	1%
NEGOTIABLE; VARIES	5%	5%	—	—	—	—	3%
1%	3%	6%	2%	3%	—	7%	3%
2%	2%	—	2%	2%	—	—	1%
3%	2%	—	—	—	—	—	1%
4% OR MORE	2%	2%	2%	—	—	7%	1%
DOLLAR LIMIT	2%	—	2%	5%	—	—	2%
LIMITS BASED ON MONTHLY INTEREST	—	—	—	—	—	—	—
CHARGES	2%	—	—	7%	6%	—	2%
OTHER LIMITS	2%	—	2%	2%	11%	—	2%

TABLE 8

WHETHER LIMITS ARE PLACED ON MAINTENANCE & REPAIR COSTS WHEN EMPLOYEE ACCEPTS COMPANY OR SERVICE FIRM'S OFFER TO PURCHASE HOME

	INDUSTRY											
	PETRO-LEUM & GAS	FOOD PREP & DISTR	METALS	MINING	INDUS MACH & EQUIP	BANKING, FINAN, ACCT & INSUR	DIVERSIFIED FINAN SERV	RETAIL & WHOLE	TRANSP	UTILITY	AERON SPACE & ELECT	TOTAL
TOTAL WHO REIMBURSE	7	19	8	4	36	36	11	6	9	12	9	236
NO ANSWER; DON'T KNOW	—	2	—	1	—	—	1	—	—	—	—	7
TOTAL ANSWERING	7 100%	17 100%	8 100%	3 100%	36 100%	36 100%	10 100%	6 100%	9 100%	12 100%	9 100%	229 100%
LIMITS ON MAINTENANCE & REPAIR COSTS												
NO LIMITS	86%	59%	75%	100%	47%	67%	60%	83%	56%	75%	44%	62%
REASONABLE AMOUNT	—	6%	—	—	11%	3%	20%	17%	11%	—	—	6%
NEGOTIABLE: VARIES	—	12%	—	—	8%	11%	—	—	22%	—	11%	9%
LESS THAN $500	—	—	—	—	3%	—	—	—	—	—	—	—
$500 - $999	—	—	13%	—	3%	—	10%	—	—	—	11%	3%
$1,000 - $1,499	—	—	—	—	8%	—	—	—	—	8%	11%	3%
$1,500 OR OVER	—	—	13%	—	6%	—	10%	—	11%	—	22%	4%
PAY ONLY IF VACANT FOR PERIOD OF TIME	14%	6%	—	—	—	3%	—	—	—	—	—	2%
OTHER LIMITS	—	18%	—	—	14%	17%	—	—	—	17%	—	10%

TABLE 8

WHETHER LIMITS ARE PLACED ON MAINTENANCE & REPAIR COSTS WHEN EMPLOYEE ACCEPTS COMPANY OR SERVICE FIRM'S OFFER TO PURCHASE HOME

	INDUSTRY (CONTD)										
	BUSINESS MACHS	CHEM & PLAST	PHARM & COS-METICS	HARD, APPL & HSWRS	WOOD & PAPER	RUBBER & RUBBER PROD	TEXTILES	PUBL & PRINT	AUTO-MOTIVE	ALL OTHER	TOTAL
TOTAL WHO REIMBURSE	5	20	7	6	9	3	2	5	5	17	236
NO ANSWER; DON'T KNOW	—	2	—	—	—	—	—	1	—	—	7
TOTAL ANSWERING	5 100%	18 100%	7 100%	6 100%	9 100%	3 100%	2 100%	4 100%	5 100%	17 100%	229 100%
LIMITS ON MAINTENANCE & REPAIR COSTS											
NO LIMITS	40%	83%	57%	67%	67%	100%	50%	25%	60%	53%	62%
REASONABLE AMOUNT	20%	—	—	—	11%	—	—	25%	—	—	6%
NEGOTIABLE; VARIES	20%	—	14%	33%	—	—	50%	25%	—	12%	9%
LESS THAN $500	—	—	—	—	—	—	—	—	—	—	—
$500 - $999	—	6%	14%	—	11%	—	—	—	—	6%	3%
$1,000 - $1,499	—	6%	14%	—	—	—	—	—	—	—	3%
$1,500 OR OVER	20%	—	—	—	—	—	—	—	20%	6%	4%
PAY ONLY IF VACANT FOR PERIOD OF TIME	—	6%	—	—	—	—	—	—	—	—	2%
OTHER LIMITS	—	—	—	—	11%	—	—	25%	20%	24%	10%

TABLE 8

WHETHER LIMITS ARE PLACED ON MAINTENANCE & REPAIR COSTS WHEN EMPLOYEE ACCEPTS COMPANY OR SERVICE FIRM'S OFFER TO PURCHASE HOME

	NUMBER OF TRANSFERRED HOMEOWNERS IN 1983						
	UNDER 25	25-49	50-99	100-249	250-499	500 or more	TOTAL
TOTAL WHO REIMBURSE	89	48	42	38	12	4	236
NO ANSWER; DON'T KNOW	2	3	1	1	—	—	7
TOTAL ANSWERING	87 100%	45 100%	41 100%	37 100%	12 100%	4 100%	229 100%
LIMITS ON MAINTENANCE & REPAIR COSTS							
NO LIMITS	69%	42%	66%	68%	50%	100%	62%
REASONABLE AMOUNT	6%	9%	2%	8%	—	—	6%
NEGOTIABLE; VARIES	7%	13%	10%	5%	8%	—	9%
LESS THAN $500	—	2%	—	—	—	—	—
$500 - $999	—	7%	2%	8%	8%	—	3%
$1,000 - $1,499	1%	2%	5%	8%	—	—	3%
$1,500 OR OVER	2%	9%	2%	3%	17%	—	4%
PAY ONLY IF VACANT FOR PERIOD OF TIME	— 2%	— 4%	— —	— —	— —	— —	— 2%
OTHER LIMITS	13%	11%	12%	—	17%	—	10%

TABLE 9

HOME SALE EXPENSES REIMBURSED WHEN EMPLOYEE ARRANGES FOR THE SALE OF THE HOME INDEPENDENTLY OR THROUGH A BROKER

	INDUSTRY											
	PETRO-LEUM & GAS	FOOD PREP & DISTR	METALS	MINING	INDUS MACH & EQUIP	BANKING, FINAN, ACCT & INSUR	DIVERSIFIED FINAN SERV	RETAIL & WHOLE	TRANSP	UTILITY	AERON SPACE & ELECT	TOTAL
TOTAL WITH POLICY THAT EMPLOYEE MUST ARRANGE FOR SALE OF HOME	— 3 100%	— 11 100%	— 2 100%	— 2 100%	— 24 100%	— 17 100%	— 7 100%	— 10 100%	— 7 100%	— 1 100%	— 10 100%	— 155 100%
REIMBURSED EXPENSES												
DUPLICATE HOUSE CARRYING EXPENSES	33%	55%	50%	100%	50%	53%	86%	80%	43%	100%	60%	61%
MORTGAGE DISCOUNT POINTS (SELLER)	33%	36%	100%	50%	46%	41%	71%	40%	86%	100%	50%	48%
MORTGAGE DISCOUNT POINTS (BUYER)	33%	36%	50%	50%	25%	18%	43%	30%	14%	—	30%	28%
BROKERAGE COMMISSION	33%	73%	50%	100%	58%	71%	86%	70%	100%	—	90%	74%
MORTGAGE PREPAYMENT PENALTIES	33%	64%	—	100%	29%	41%	57%	60%	57%	100%	80%	53%
MAINTENANCE, REPAIR OR REMODELING COSTS	—	—	—	—	4%	18%	43%	20%	29%	—	30%	14%
LOSS ON SALE BELOW FAIR MARKET VALUE OR APPRAISED PRICE	33%	45%	—	—	33%	35%	29%	20%	29%	—	20%	25%
LOSS ON SALE BELOW INVESTMENT COST	33%	—	—	—	4%	6%	—	20%	29%	—	10%	8%
TAX ADDER AND/OR GROSS-UP ON HOME SALE EXPENSES	33%	36%	50%	50%	46%	47%	57%	30%	43%	—	80%	45%
OTHER NORMAL CLOSING COSTS	33%	64%	50%	100%	58%	59%	71%	40%	86%	100%	80%	65%
PERCENT OF SALE PRICE TO COVER ALL EXPENSES	—	—	—	—	—	—	—	—	—	—	10%	1%

TABLE 9

HOME SALE EXPENSES REIMBURSED WHEN EMPLOYEE ARRANGES FOR THE SALE OF THE HOME INDEPENDENTLY OR THROUGH A BROKER

	INDUSTRY (CONTD)										
	BUSINESS MACHS	CHEM & PLAST	PHARM & COS-METICS	HARD, APPL & HSWRS	WOOD & PAPER	RUBBER & RUBBER PROD	TEXTILES	PUBL & PRINT	AUTO-MOTIVE	ALL OTHER	TOTAL
TOTAL WITH POLICY THAT EMPLOYEE MUST ARRANGE FOR SALE OF HOME	5 100%	5 100%	5 100%	8 100%	3 100%	5 100%	7 100%	3 100%	3 100%	17 100%	155 100%
REIMBURSED EXPENSES											
DUPLICATE HOUSE CARRYING EXPENSES	80%	60%	40%	88%	67%	80%	14%	33%	67%	76%	61%
MORTGAGE DISCOUNT POINTS (SELLER)	80%	—	60%	50%	67%	20%	43%	33%	33%	47%	48%
MORTGAGE DISCOUNT POINTS (BUYER)	40%	—	60%	38%	33%	20%	—	33%	33%	35%	28%
BROKERAGE COMMISSION	100%	60%	80%	88%	67%	60%	71%	100%	100%	76%	74%
MORTGAGE PREPAYMENT PENALTIES	60%	20%	60%	75%	67%	60%	57%	67%	67%	53%	53%
MAINTENANCE, REPAIR OR REMODELING COSTS	—	—	40%	13%	—	20%	14%	—	33%	12%	14%
LOSS ON SALE BELOW FAIR MARKET VALUE OR APPRAISED PRICE	20%	—	40%	13%	33%	20%	14%	—	—	24%	25%
LOSS ON SALE BELOW INVESTMENT COST	60%	—	—	—	—	20%	14%	—	—	—	8%
TAX ADDER AND/OR GROSS-UP ON HOME SALE EXPENSES	60%	—	60%	50%	33%	40%	29%	67%	67%	35%	45%
OTHER NORMAL CLOSING COSTS	80%	40%	80%	75%	67%	60%	71%	100%	67%	65%	65%
PERCENT OF SALE PRICE TO COVER ALL EXPENSES	—	—	—	—	—	—	—	—	—	—	1%

TABLE 9

HOME SALE EXPENSES REIMBURSED WHEN EMPLOYEE ARRANGES FOR THE SALE OF THE HOME INDEPENDENTLY OR THROUGH A BROKER

	NUMBER OF TRANSFERRED HOMEOWNERS IN 1983						
	UNDER 25	25-49	50-99	100-249	250-499	500 or more	TOTAL
TOTAL WITH POLICY THAT EMPLOYEE MUST ARRANGE FOR SALE OF HOME	93 100%	21 100%	16 100%	15 100%	6 100%	1 100%	155 100%
REIMBURSED EXPENSES							
DUPLICATE HOUSE CARRYING EXPENSES	56%	71%	75%	67%	67%	—	61%
MORTGAGE DISCOUNT POINTS (SELLER)	46%	52%	56%	53%	33%	—	48%
MORTGAGE DISCOUNT POINTS (BUYER)	32%	24%	19%	20%	33%	—	28%
BROKERAGE COMMISSION	76%	67%	81%	87%	33%	100%	74%
MORTGAGE PREPAYMENT PENALTIES	53%	52%	50%	67%	50%	—	53%
MAINTENANCE, REPAIR OR REMODELING COSTS	— 14%	— 14%	— 31%	— —	— 17%	— —	— 14%
LOSS ON SALE BELOW FAIR MARKET VALUE OR APPRAISED PRICE	— 25%	— 24%	— 38%	— 20%	— 17%	— —	— 25%
LOSS ON SALE BELOW INVESTMENT COST	6%	—	13%	27%	17%	—	8%
TAX ADDER AND/OR GROSS-UP ON HOME SALE EXPENSES	— 46%	— 43%	— 50%	— 47%	— 33%	— —	— 45%
OTHER NORMAL CLOSING COSTS	66%	67%	75%	73%	17%	100%	65%
PERCENT OF SALE PRICE TO COVER ALL EXPENSES	— 1%	— —	— —	— —	— —	— —	— 1%

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Relocation Management Inc.

Merrill Lynch

TABLE 10

WHETHER LIMITS ARE PLACED ON DUPLICATE HOUSE CARRYING EXPENSES WHEN EMPLOYEE ARRANGES FOR THE SALE OF THE HOME INDEPENDENTLY OR THROUGH A BROKER

	INDUSTRY											
	PETRO-LEUM & GAS	FOOD PREP & DISTR	METALS	MINING	INDUS MACH & EQUIP	BANKING, FINAN. ACCT & INSUR	DIVERSIFIED FINAN SERV	RETAIL & WHOLE	TRANSP	UTILITY	AERON SPACE & ELECT	TOTAL
TOTAL WHO REIMBURSE	1	6	1	2	12	9	6	8	3	1	6	94
NO ANSWER; DON'T KNOW	—	—	—	—	—	—	—	—	—	—	1	5
TOTAL ANSWERING	1	6	1	2	12	9	6	8	3	1	5	89
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
LIMITS ON DUPLICATE HOUSE CARRYING EXPENSES												
NO LIMITS	—	50%	100%	50%	50%	33%	33%	63%	67%	—	20%	35%
REASONABLE AMOUNT	—	—	—	—	—	—	—	—	—	—	—	—
NEGOTIABLE; VARIES	100%	—	—	—	17%	11%	17%	—	—	—	—	12%
1 MONTH	—	—	—	—	—	—	—	—	—	—	—	—
2 MONTHS	—	17%	—	—	—	11%	—	13%	—	—	—	6%
3 MONTHS	—	—	—	—	8%	11%	—	13%	—	—	40%	17%
4-6 MONTHS	—	33%	—	50%	—	33%	17%	—	—	100%	20%	19%
7 MONTHS - 1 YEAR	—	—	—	—	—	—	17%	—	33%	—	20%	3%
PAY ONLY INTEREST, TAXES AND/OR INSURANCE	—	—	—	—	8%	—	—	—	—	—	—	2%
DOLLAR LIMITS	—	—	—	—	17%	—	17%	—	—	—	—	3%
PAY FIXED PERCENT OF EQUITY IN HOME	—	—	—	—	—	—	—	13%	—	—	—	1%
ALL OTHER LIMITS	—	—	—	—	—	—	—	—	—	—	—	1%

TABLE 10

WHETHER LIMITS ARE PLACED ON DUPLICATE HOUSE CARRYING EXPENSES WHEN EMPLOYEE ARRANGES FOR THE SALE OF THE HOME INDEPENDENTLY OR THROUGH A BROKER

	INDUSTRY (CONTD)										
	BUSINESS MACHS	CHEM & PLAST	PHARM & COS-METICS	HARD, APPL & HSWRS	WOOD & PAPER	RUBBER & RUBBER PROD	TEXTILES	PUBL & PRINT	AUTO-MOTIVE	ALL OTHER	TOTAL
TOTAL WHO REIMBURSE	4	3	2	7	2	4	1	1	2	13	94
NO ANSWER; DON'T KNOW	—	—	—	1	1	—	—	—	—	2	5
TOTAL ANSWERING	4 100%	3 100%	2 100%	6 100%	1 100%	4 100%	1 100%	1 100%	2 100%	11 100%	89 100%
LIMITS ON DUPLICATE HOUSE CARRYING EXPENSES											
NO LIMITS	25%	33%	50%	17%	—	25%	100%	—	—	9%	35%
REASONABLE AMOUNT	—	—	—	—	—	—	—	—	—	—	—
NEGOTIABLE; VARIES	—	—	—	33%	—	25%	—	—	100%	9%	12%
1 MONTH	—	—	—	—	—	—	—	—	—	—	—
2 MONTHS	—	—	—	—	—	—	—	—	—	18%	6%
3 MONTHS	50%	—	50%	33%	—	25%	—	100%	—	27%	17%
4-6 MONTHS	—	67%	—	17%	100%	—	—	—	—	36%	19%
7 MONTHS - 1 YEAR	—	—	—	—	—	—	—	—	—	—	3%
PAY ONLY INTEREST, TAXES AND/OR INSURANCE	25%	—	—	—	—	—	—	—	—	—	2%
DOLLAR LIMITS	—	—	—	—	—	—	—	—	—	—	3%
PAY FIXED PERCENT OF EQUITY IN HOME	—	—	—	—	—	—	—	—	—	—	1%
ALL OTHER LIMITS	—	—	—	—	—	25%	—	—	—	—	1%

TABLE 10

WHETHER LIMITS ARE PLACED ON DUPLICATE HOUSE CARRYING EXPENSES WHEN EMPLOYEE ARRANGES FOR THE SALE OF THE HOME INDEPENDENTLY OR THROUGH A BROKER

	NUMBER OF TRANSFERRED HOMEOWNERS IN 1983						
	UNDER 25	25-49	50-99	100-249	250-499	500 or more	TOTAL
TOTAL WHO REIMBURSE	52	15	12	10	4	—	94
NO ANSWER; DON'T KNOW	3	—	1	1	—	—	5
TOTAL ANSWERING	49 100%	15 100%	11 100%	9 100%	4 100%	— —	89 100%
LIMITS ON DUPLICATE HOUSE CARRYING EXPENSES							
NO LIMITS	39%	20%	45%	33%	25%	—	35%
REASONABLE AMOUNT	—	—	—	—	—	—	—
NEGOTIABLE; VARIES	16%	7%	9%	11%	—	—	12%
1 MONTH	—	—	—	—	—	—	—
2 MONTHS	4%	—	—	11%	25%	—	6%
3 MONTHS	16%	13%	9%	22%	50%	—	17%
4-6 MONTHS	20%	27%	18%	11%	—	—	19%
7 MONTHS - 1 YEAR	—	13%	—	11%	—	—	3%
PAY ONLY INTEREST, TAXES AND/OR INSURANCE	— 2%	— —	— 9%	— —	— —	— —	— 2%
DOLLAR LIMITS	2%	7%	9%	—	—	—	3%
PAY FIXED PERCENT OF EQUITY IN HOME	— —	— 7%	— —	— —	— —	— —	— 1%
ALL OTHER LIMITS	—	7%	—	—	—	—	1%

TABLE 11

WHETHER LIMITS ARE PLACED ON MORTGAGE DISCOUNT POINTS (SELLER) WHEN EMPLOYEE ARRANGES FOR THE SALE OF THE HOME INDEPENDENTLY OR THROUGH A BROKER

	INDUSTRY											
	PETRO-LEUM & GAS	FOOD PREP & DISTR	METALS	MINING	INDUS MACH & EQUIP	BANKING, FINAN, ACCT & INSUR	DIVERSIFIED FINAN SERV	RETAIL & WHOLE	TRANSP	UTILITY	AERON SPACE & ELECT	TOTAL
TOTAL WHO REIMBURSE	1	4	2	1	11	7	5	4	6	1	5	74
NO ANSWER; DON'T KNOW	—	—	—	—	3	—	1	—	—	—	—	5
TOTAL ANSWERING	1 100%	4 100%	2 100%	1 100%	8 100%	7 100%	4 100%	4 100%	6 100%	1 100%	5 100%	69 100%
LIMITS ON MORTGAGE DISCOUNT POINTS												
NO LIMITS	—	25%	50%	100%	75%	86%	—	25%	50%	—	—	41%
REASONABLE	—	—	—	—	—	—	—	—	—	—	20%	1%
NEGOTIABLE; VARIES	100%	—	—	—	13%	—	50%	—	—	—	—	9%
1-2 POINTS	—	—	—	—	13%	—	—	50%	17%	—	20%	9%
3-5 POINTS	—	50%	50%	—	—	—	25%	25%	—	—	20%	17%
6-9 POINTS	—	—	—	—	—	—	25%	—	17%	—	—	4%
10 OR MORE POINTS	—	—	—	—	—	—	—	—	—	—	—	—
PAY PART OF THE POINTS	—	25%	—	—	—	—	—	—	17%	—	—	4%
VA/FHA LOANS ONLY	—	—	—	—	—	14%	—	—	—	—	—	1%
FLAT DOLLAR LIMIT	—	—	—	—	—	—	—	—	—	100%	20%	9%
ALL OTHER LIMITS	—	—	—	—	—	—	—	—	—	—	20%	4%

TABLE 11

WHETHER LIMITS ARE PLACED ON MORTGAGE DISCOUNT POINTS (SELLER) WHEN EMPLOYEE ARRANGES FOR THE SALE OF THE HOME INDEPENDENTLY OR THROUGH A BROKER

	INDUSTRY (CONTD)										
	BUSINESS MACHS	CHEM & PLAST	PHARM & COS-METICS	HARD, APPL & HSWRS	WOOD & PAPER	RUBBER & RUBBER PROD	TEXTILES	PUBL & PRINT	AUTO-MOTIVE	ALL OTHER	TOTAL
TOTAL WHO REIMBURSE	4	—	3	4	2	1	3	1	1	8	74
NO ANSWER; DON'T KNOW	—	—	—	—	1	—	—	—	—	—	5
TOTAL ANSWERING	4 100%	— —	3 100%	4 100%	1 100%	1 100%	3 100%	1 100%	1 100%	8 100%	69 100%
LIMITS ON MORTGAGE DISCOUNT POINTS											
NO LIMITS	—	—	67%	25%	—	100%	100%	—	—	25%	41%
REASONABLE	—	—	—	—	—	—	—	—	—	—	1%
NEGOTIABLE; VARIES	—	—	—	—	—	—	—	100%	—	13%	9%
1-2 POINTS	—	—	—	—	-	—	—	—	—	13%	9%
3-5 POINTS	50%	—	33%	50%	—	—	—	—	—	13%	17%
6-9 POINTS	—	—	—	25%	—	—	—	—	—	—	4%
10 OR MORE POINTS	—	—	—	—	—	—	—	—	—	—	—
PAY PART OF THE POINTS	25%	—	—	—	—	—	—	—	—	—	4%
VA/FHA LOANS ONLY	—	—	—	—	—	—	—	—	—	—	1%
FLAT DOLLAR LIMIT	25%	—	—	—	—	—	—	—	100%	25%	9%
ALL OTHER LIMITS	—	—	—	—	100%	—	—	—	—	13%	4%

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Relocation Management Inc.

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TABLE 11

WHETHER LIMITS ARE PLACED ON MORTGAGE DISCOUNT POINTS (SELLER) WHEN EMPLOYEE ARRANGES FOR THE SALE OF THE HOME INDEPENDENTLY OR THROUGH A BROKER

	NUMBER OF TRANSFERRED HOMEOWNERS IN 1983						
	UNDER 25	25-49	50-99	100-249	250-499	500 or more	TOTAL
TOTAL WHO REIMBURSE	43	11	9	8	2	—	74
NO ANSWER; DON'T KNOW	2	1	2	—	—	—	5
TOTAL ANSWERING	41	10	7	8	2	—	69
	100%	100%	100%	100%	100%	—	100%
LIMITS ON MORTGAGE DISCOUNT POINTS							
NO LIMITS	54%	20%	43%	13%	—	—	41%
REASONABLE	2%	—	—	—	—	—	1%
NEGOTIABLE; VARIES	12%	—	—	13%	—	—	9%
1-2 POINTS	5%	20%	14%	—	50%	—	9%
3-5 POINTS	10%	40%	14%	25%	50%	—	17%
6-9 POINTS	2%	—	14%	13%	—	—	4%
10 OR MORE POINTS	—	—	—	—	—	—	—
PAY PART OF THE POINTS	5%	10%	—	—	—	—	4%
VA/FHA LOANS ONLY	2%	—	—	—	—	—	1%
FLAT DOLLAR LIMIT	5%	10%	14%	13%	—	—	9%
ALL OTHER LIMITS	2%	—	—	25%	—	—	4%

TABLE 12

HOME SALE EXPENSES REIMBURSED IF AN EMPLOYEE CHOOSES NOT TO USE COMPANY PLAN FOR DISPOSING OF FORMER HOME

	INDUSTRY											
	PETRO-LEUM & GAS	FOOD PREP & DISTR	METALS	MINING	INDUS MACH & EQUIP	BANKING, FINAN. ACCT & INSUR	DIVERSIFIED FINAN SERV	RETAIL & WHOLE	TRANSP	UTILITY	AERON SPACE & ELECT	TOTAL
TOTAL WITH HOME PURCHASE POLICY	27 100%	40 100%	16 100%	10 100%	59 100%	62 100%	21 100%	12 100%	14 100%	25 100%	15 100%	452 100%
REIMBURSED EXPENSES												
DUPLICATE HOUSE CARRYING EXPENSES	52%	45%	50%	30%	37%	40%	52%	42%	36%	40%	40%	44%
MORTGAGE DISCOUNT POINTS (SELLER)	59%	50%	56%	60%	51%	37%	62%	50%	43%	48%	47%	47%
MORTGAGE DISCOUNT POINTS (BUYER)	41%	38%	38%	20%	41%	26%	48%	17%	50%	36%	47%	35%
BROKERAGE COMMISSION	74%	78%	81%	90%	86%	79%	81%	75%	86%	88%	93%	85%
MORTGAGE PREPAYMENT PENALTIES	78%	65%	69%	90%	73%	55%	67%	50%	57%	60%	67%	70%
MAINTENANCE, REPAIR OR REMODELING COSTS	15%	18%	19%	30%	29%	24%	33%	33%	21%	20%	27%	24%
LOSS ON SALE BELOW FAIR MARKET VALUE OR APPRAISED PRICE	19%	23%	13%	10%	14%	29%	24%	33%	36%	20%	20%	21%
LOSS ON SALE BELOW INVESTMENT COST	15%	15%	13%	30%	19%	26%	19%	25%	—	12%	13%	19%
TAX ADDER AND/OR GROSS-UP ON HOME SALE EXPENSES	63%	58%	63%	80%	58%	50%	33%	50%	64%	52%	53%	57%
OTHER NORMAL CLOSING COSTS	81%	80%	81%	80%	78%	69%	71%	67%	86%	80%	80%	78%
PERCENT OF SALE PRICE TO COVER ALL EXPENSES	4%	—	—	—	—	—	5%	—	7%	—	—	1%

TABLE 12

HOME SALE EXPENSES REIMBURSED IF AN EMPLOYEE CHOOSES NOT TO USE COMPANY PLAN FOR DISPOSING OF FORMER HOME

	INDUSTRY (CONTD)										
	BUSINESS MACHS	CHEM & PLAST	PHARM & COS-METICS	HARD. APPL & HSWRS	WOOD & PAPER	RUBBER & RUBBER PROD	TEXTILES	PUBL & PRINT	AUTO-MOTIVE	ALL OTHER	TOTAL
TOTAL WITH HOME PURCHASE POLICY	13 100%	35 100%	14 100%	9 100%	16 100%	3 100%	10 100%	9 100%	10 100%	32 100%	452 100%
REIMBURSED EXPENSES											
DUPLICATE HOUSE CARRYING EXPENSES	69%	46%	50%	33%	56%	67%	40%	44%	20%	47%	44%
MORTGAGE DISCOUNT POINTS (SELLER)	23%	46%	57%	22%	31%	33%	40%	33%	20%	59%	47%
MORTGAGE DISCOUNT POINTS (BUYER)	31%	26%	43%	22%	25%	33%	60%	44%	40%	34%	35%
BROKERAGE COMMISSION	92%	94%	86%	89%	75%	100%	100%	39%	80%	91%	85%
MORTGAGE PREPAYMENT PENALTIES	77%	86%	93%	78%	63%	100%	80%	78%	70%	78%	70%
MAINTENANCE, REPAIR OR REMODELING COSTS	15%	29%	29%	22%	25%	33%	10%	22%	30%	25%	24%
LOSS ON SALE BELOW FAIR MARKET VALUE OR APPRAISED PRICE	23%	29%	21%	—	25%	—	—	22%	30%	22%	21%
LOSS ON SALE BELOW INVESTMENT COST	23%	26%	29%	—	31%	—	—	22%	10%	19%	19%
TAX ADDER AND/OR GROSS-UP ON HOME SALE EXPENSES	46%	71%	64%	56%	44%	33%	60%	56%	50%	75%	57%
OTHER NORMAL CLOSING COSTS	85%	83%	71%	78%	75%	100%	90%	89%	50%	84%	78%
PERCENT OF SALE PRICE TO COVER ALL EXPENSES	—	—	—	—	—	—	—	—	—	—	1%

TABLE 12

HOME SALE EXPENSES REIMBURSED IF AN EMPLOYEE CHOOSES NOT TO USE COMPANY PLAN FOR DISPOSING OF FORMER HOME

	NUMBER OF TRANSFERRED HOMEOWNERS IN 1983						
	UNDER 25	25-49	50-99	100-249	250-499	500 or more	TOTAL
TOTAL WITH HOME PURCHASE POLICY	175 100%	83 100%	81 100%	73 100%	22 100%	14 100%	452 100%
REIMBURSED EXPENSES							
DUPLICATE HOUSE CARRYING EXPENSES	40%	52%	41%	52%	32%	43%	44%
MORTGAGE DISCOUNT POINTS (SELLER)	51%	43%	47%	47%	27%	50%	47%
MORTGAGE DISCOUNT POINTS (BUYER)	38%	34%	33%	36%	41%	14%	35%
BROKERAGE COMMISSION	82%	88%	86%	79%	95%	93%	85%
MORTGAGE PREPAYMENT PENALTIES	66%	67%	75%	71%	86%	93%	70%
MAINTENANCE, REPAIR OR REMODELING COSTS	— 25%	— 25%	— 22%	— 25%	— 23%	— 7%	— 24%
LOSS ON SALE BELOW FAIR MARKET VALUE OR APPRAISED PRICE	— 20%	— 28%	— 21%	— 18%	— 14%	— 21%	— 21%
LOSS ON SALE BELOW INVESTMENT COST	13%	20%	20%	29%	18%	29%	19%
TAX ADDER AND/OR GROSS-UP ON HOME SALE EXPENSES	— 47%	— 67%	— 68%	— 52%	— 68%	— 71%	— 57%
OTHER NORMAL CLOSING COSTS	77%	80%	81%	70%	77%	93%	78%
PERCENT OF SALE PRICE TO COVER ALL EXPENSES	— 1%	— 2%	— —	— —	— —	— —	— 1%

TABLE 13

WHETHER LIMITS ARE PLACED ON DUPLICATE HOUSE CARRYING EXPENSES WHEN EMPLOYEE CHOOSES NOT TO USE COMPANY PLAN FOR DISPOSING OF THE FORMER HOME

	INDUSTRY											
	PETRO-LEUM & GAS	FOOD PREP & DISTR	METALS	MINING	INDUS MACH & EQUIP	BANKING, FINAN, ACCT & INSUR	DIVERSIFIED FINAN SERV	RETAIL & WHOLE	TRANSP	UTILITY	AERON SPACE & ELECT	TOTAL
TOTAL WHO REIMBURSE	14	18	8	3	22	25	11	5	5	10	6	198
NO ANSWER; DON'T KNOW	—	—	—	—	—	1	3	—	—	2	—	6
TOTAL ANSWERING	14 100%	18 100%	8 100%	3 100%	22 100%	24 100%	8 100%	5 100%	5 100%	8 100%	6 100%	192 100%
LIMITS ON DUPLICATE HOUSE CARRYING EXPENSES												
NO LIMITS	29%	17%	75%	33%	36%	33%	25%	40%	20%	13%	33%	32%
REASONABLE AMOUNT	—	—	—	—	—	—	—	—	—	—	—	1%
NEGOTIABLE; VARIES	—	6%	—	—	5%	4%	13%	20%	—	—	17%	4%
1 MONTH	—	—	—	—	—	4%	—	—	—	—	—	2%
2 MONTHS	21%	22%	—	—	9%	8%	25%	—	—	25%	—	14%
3 MONTHS	21%	11%	13%	33%	18%	25%	13%	—	40%	25%	17%	19%
4-6 MONTHS	21%	22%	13%	33%	18%	13%	—	40%	20%	—	17%	16%
7 MONTHS - 1 YEAR	7%	6%	—	—	—	4%	—	—	—	13%	17%	4%
PAY ONLY INTEREST, TAXES AND/OR INSURANCE	—	6%	—	—	5%	4%	—	—	—	—	—	2%
DOLLAR LIMITS	—	—	—	—	—	—	—	—	20%	13%	—	2%
PAY FIXED PERCENT OF EQUITY IN HOME	—	11%	—	—	9%	4%	13%	—	—	—	—	3%
ALL OTHER LIMITS	—	—	—	—	—	—	13%	—	—	13%	—	2%

TABLE 13

WHETHER LIMITS ARE PLACED ON DUPLICATE HOUSE CARRYING EXPENSES WHEN EMPLOYEE CHOOSES NOT TO USE COMPANY PLAN FOR DISPOSING OF THE FORMER HOME

	INDUSTRY (CONTD)										
	BUSINESS MACHS	CHEM & PLAST	PHARM & COS-METICS	HARD, APPL & HSWRS	WOOD & PAPER	RUBBER & RUBBER PROD	TEXTILES	PUBL & PRINT	AUTO-MOTIVE	ALL OTHER	TOTAL
TOTAL WHO REIMBURSE	9	16	7	3	9	2	4	4	2	15	198
NO ANSWER; DON'T KNOW	—	—	—	—	—	—	—	—	—	—	6
TOTAL ANSWERING	9 100%	16 100%	7 100%	3 100%	9 100%	2 100%	4 100%	4 100%	2 100%	15 100%	192 100%
LIMITS ON DUPLICATE HOUSE CARRYING EXPENSES											
NO LIMITS	11%	25%	57%	67%	44%	100%	75%	25%	—	20%	32%
REASONABLE AMOUNT	—	—	—	—	—	—	—	25%	—	—	1%
NEGOTIABLE; VARIES	11%	—	—	—	—	—	—	25%	—	—	4%
1 MONTH	11%	6%	—	—	—	—	—	—	—	7%	2%
2 MONTHS	—	19%	14%	—	22%	—	25%	—	50%	20%	14%
3 MONTHS	—	25%	29%	33%	22%	—	—	25%	—	27%	19%
4-6 MONTHS	44%	19%	—	—	11%	—	—	—	—	13%	16%
7 MONTHS - 1 YEAR	11%	6%	—	—	—	—	—	—	—	—	4%
PAY ONLY INTEREST, TAXES AND/OR INSURANCE	—	—	—	—	—	—	—	—	—	—	2%
DOLLAR LIMITS	—	—	—	—	—	—	—	—	—	13%	2%
PAY FIXED PERCENT OF EQUITY IN HOME	—	—	—	—	—	—	—	—	—	—	3%
ALL OTHER LIMITS	11%	—	—	—	—	—	—	—	50%	—	2%

TABLE 13

WHETHER LIMITS ARE PLACED ON DUPLICATE HOUSE CARRYING EXPENSES WHEN EMPLOYEE CHOOSES NOT TO USE COMPANY PLAN FOR DISPOSING OF THE FORMER HOME

	NUMBER OF TRANSFERRED HOMEOWNERS IN 1983						
	UNDER 25	25-49	50-99	100-249	250-499	500 or more	TOTAL
TOTAL WHO REIMBURSE	70	43	33	38	7	6	198
NO ANSWER; DON'T KNOW	2	1	1	1	—	—	6
TOTAL ANSWERING	68 100%	42 100%	32 100%	37 100%	7 100%	6 100%	192 100%
LIMITS ON DUPLICATE HOUSE CARRYING EXPENSES							
NO LIMITS	34%	31%	34%	32%	29%	17%	32%
REASONABLE AMOUNT	—	2%	—	—	—	—	1%
NEGOTIABLE; VARIES	7%	5%	3%	—	—	—	4%
1 MONTH	1%	2%	3%	3%	—	—	2%
2 MONTHS	12%	10%	25%	11%	—	33%	14%
3 MONTHS	18%	26%	22%	19%	—	—	19%
4-6 MONTHS	16%	14%	3%	16%	57%	33%	16%
7 MONTHS - 1 YEAR	3%	2%	3%	5%	—	17%	4%
PAY ONLY INTEREST, TAXES AND/OR	—	—	—	—	—	—	—
INSURANCE	1%	—	—	3%	14%	—	2%
DOLLAR LIMITS	1%	—	3%	5%	—	—	2%
PAY FIXED PERCENT OF EQUITY IN	—	—	—	—	—	—	—
HOME	3%	5%	3%	3%	—	—	3%
ALL OTHER LIMITS	3%	2%	—	3%	—	—	2%

TABLE 14

WHETHER LIMITS ARE PLACED ON MORTGAGE DISCOUNT POINTS (SELLER) WHEN EMPLOYEE CHOOSES NOT TO USE COMPANY PLAN FOR DISPOSING OF THE FORMER HOME

	INDUSTRY											
	PETRO-LEUM & GAS	FOOD PREP & DISTR	METALS	MINING	INDUS MACH & EQUIP	BANKING, FINAN, ACCT & INSUR	DIVERSIFIED FINAN SERV	RETAIL & WHOLE	TRANSP	UTILITY	AERON SPACE & ELECT	TOTAL
TOTAL WHO REIMBURSE	16	20	9	6	30	23	13	6	6	12	7	211
NO ANSWER; DON'T KNOW	1	1	—	—	2	2	1	—	—	1	—	11
TOTAL ANSWERING	15 100%	19 100%	9 100%	6 100%	28 100%	21 100%	12 100%	6 100%	6 100%	11 100%	7 100%	200 100%
LIMITS ON MORTGAGE DISCOUNT POINTS												
NO LIMITS	47%	37%	56%	17%	36%	57%	58%	33%	17%	45%	43%	42%
REASONABLE	7%	5%	11%	—	—	5%	—	—	17%	—	—	4%
NEGOTIABLE; VARIES	13%	5%	—	—	4%	10%	—	—	—	18%	14%	6%
1-2 POINTS	—	5%	11%	33%	18%	5%	25%	17%	—	—	14%	9%
3-5 POINTS	13%	26%	22%	33%	14%	10%	17%	17%	50%	—	—	20%
6-9 POINTS	—	5%	—	—	7%	—	—	—	17%	9%	14%	4%
10 OR MORE POINTS	—	—	—	—	4%	—	—	—	—	—	—	1%
PAY PART OF THE POINTS	—	5%	—	—	7%	—	—	—	—	18%	—	6%
VA/FHA LOANS ONLY	13%	5%	—	—	4%	—	—	—	—	—	—	5%
FLAT DOLLAR LIMIT	—	—	—	—	4%	10%	—	17%	—	—	14%	3%
ALL OTHER LIMITS	7%	5%	—	17%	4%	5%	—	17%	—	9%	—	4%

TABLE 14

WHETHER LIMITS ARE PLACED ON MORTGAGE DISCOUNT POINTS (SELLER) WHEN EMPLOYEE CHOOSES NOT TO USE COMPANY PLAN FOR DISPOSING OF THE FORMER HOME

	INDUSTRY (CONTD)										
	BUSINESS MACHS	CHEM & PLAST	PHARM & COS-METICS	HARD, APPL & HSWRS	WOOD & PAPER	RUBBER & RUBBER PROD	TEXTILES	PUBL & PRINT	AUTO-MOTIVE	ALL OTHER	TOTAL
TOTAL WHO REIMBURSE	3	16	8	2	5	1	4	3	2	19	211
NO ANSWER; DON'T KNOW	—	1	—	—	—	—	—	—	—	2	11
TOTAL ANSWERING	3 100%	15 100%	8 100%	2 100%	5 100%	1 100%	4 100%	3 100%	2 100%	17 100%	200 100%
LIMITS ON MORTGAGE DISCOUNT POINTS											
NO LIMITS	33%	27%	38%	—	20%	100%	25%	67%	50%	59%	42%
REASONABLE	—	—	—	—	—	—	—	—	—	12%	4%
NEGOTIABLE; VARIES	33%	—	—	—	—	—	25%	—	—	—	6%
1-2 POINTS	—	—	—	—	20%	—	25%	—	—	—	9%
3-5 POINTS	33%	40%	38%	100%	20%	—	25%	33%	—	6%	20%
6-9 POINTS	—	—	13%	—	—	—	—	—	—	—	4%
10 OR MORE POINTS	—	—	—	—	—	—	—	—	—	—	1%
PAY PART OF THE POINTS	—	13%	13%	—	20%	—	—	—	—	12%	6%
VA/FHA LOANS ONLY	—	7%	—	—	20%	—	—	—	50%	12%	5%
FLAT DOLLAR LIMIT	—	7%	—	—	—	—	—	—	—	—	3%
ALL OTHER LIMITS	—	7%	—	—	—	—	—	—	—	—	4%

TABLE 14

WHETHER LIMITS ARE PLACED ON MORTGAGE DISCOUNT POINTS (SELLER) WHEN EMPLOYEE CHOOSES NOT TO USE COMPANY PLAN FOR DISPOSING OF THE FORMER HOME

	NUMBER OF TRANSFERRED HOMEOWNERS IN 1983						
	UNDER 25	25-49	50-99	100-249	250-499	500 or more	TOTAL
TOTAL WHO REIMBURSE	89	36	38	34	6	7	211
NO ANSWER; DON'T KNOW	4	4	3	—	—	—	11
TOTAL ANSWERING	85 100%	32 100%	35 100%	34 100%	6 100%	7 100%	200 100%
LIMITS ON MORTGAGE DISCOUNT POINTS							
NO LIMITS	51%	47%	29%	32%	17%	43%	42%
REASONABLE	5%	—	—	6%	17%	—	4%
NEGOTIABLE; VARIES	8%	3%	6%	3%	—	—	6%
1-2 POINTS	8%	13%	9%	6%	17%	—	9%
3-5 POINTS	16%	13%	29%	26%	—	29%	20%
6-9 POINTS	2%	6%	3%	6%	—	—	4%
10 OR MORE POINTS	—	3%	—	—	—	—	1%
PAY PART OF THE POINTS	2%	6%	6%	6%	33%	14%	6%
VA/FHA LOANS ONLY	2%	3%	3%	9%	17%	14%	5%
FLAT DOLLAR LIMIT	2%	3%	6%	3%	—	—	3%
ALL OTHER LIMITS	2%	3%	11%	3%	—	—	4%

TABLE 15

FIRMS WHICH PROVIDE EQUITY LOANS OR ADVANCES PRIOR TO A GUARANTEED PRICE OFFER BEING MADE

	INDUSTRY											
	PETRO-LEUM & GAS	FOOD PREP & DISTR	METALS	MINING	INDUS MACH & EQUIP	BANKING, FINAN. ACCT & INSUR	DIVERSIFIED FINAN SERV	RETAIL & WHOLE	TRANSP	UTILITY	AERON SPACE & ELECT	TOTAL
TOTAL INTERVIEWED	30	51	18	12	83	79	28	22	21	26	25	607
NO ANSWER; DON'T KNOW	—	—	—	—	1	2	—	—	—	—	—	3
TOTAL ANSWERING	30 100%	51 100%	18 100%	12 100%	82 100%	77 100%	28 100%	22 100%	21 100%	26 100%	25 100%	604 100%
EQUITY LOANS OR ADVANCES												
WILL PROVIDE EQUITY LOANS	53%	55%	67%	33%	51%	58%	54%	50%	43%	31%	40%	51%
WILL NOT PROVIDE EQUITY LOANS	47%	45%	33%	67%	49%	42%	46%	50%	57%	69%	60%	49%

TABLE 15

FIRMS WHICH PROVIDE EQUITY LOANS OR ADVANCES PRIOR TO A GUARANTEED PRICE OFFER BEING MADE

	INDUSTRY (CONTD)										
	BUSINESS MACHS	CHEM & PLAST	PHARM & COS-METICS	HARD, APPL & HSWRS	WOOD & PAPER	RUBBER & RUBBER PROD	TEXTILES	PUBL & PRINT	AUTO-MOTIVE	ALL OTHER	TOTAL
TOTAL INTERVIEWED	18	40	19	17	19	8	17	12	13	49	607
NO ANSWER; DON'T KNOW	—	—	—	—	—	—	—	—	—	—	3
TOTAL ANSWERING	18 100%	40 100%	19 100%	17 100%	19 100%	8 100%	17 100%	12 100%	13 100%	49 100%	604 100%
EQUITY LOANS OR ADVANCES											
WILL PROVIDE EQUITY LOANS	44%	60%	74%	41%	74%	38%	71%	50%	23%	39%	51%
WILL NOT PROVIDE EQUITY LOANS	56%	40%	26%	59%	26%	63%	29%	50%	77%	61%	49%

TABLE 15

FIRMS WHICH PROVIDE EQUITY LOANS OR ADVANCES PRIOR TO A GUARANTEED PRICE OFFER BEING MADE

	NUMBER OF TRANSFERRED HOMEOWNERS IN 1983						
	UNDER 25	25-49	50-99	100-249	250-499	500 or more	TOTAL
TOTAL INTERVIEWED	268	104	97	88	28	15	607
NO ANSWER; DON'T KNOW	3	—	—	—	—	—	3
TOTAL ANSWERING	265 100%	104 100%	97 100%	88 100%	28 100%	15 100%	604 100%
EQUITY LOANS OR ADVANCES							
WILL PROVIDE EQUITY LOANS	51%	57%	52%	45%	54%	53%	51%
WILL NOT PROVIDE EQUITY LOANS	49%	43%	48%	55%	46%	47%	49%

TABLE 16

SOURCE OF FUNDS FOR EQUITY LOANS OR ADVANCES

	INDUSTRY											
	PETRO-LEUM & GAS	FOOD PREP & DISTR	METALS	MINING	INDUS MACH & EQUIP	BANKING, FINAN. ACCT & INSUR	DIVERSIFIED FINAN SERV	RETAIL & WHOLE	TRANSP	UTILITY	AERON SPACE & ELECT	TOTAL
TOTAL PROVIDING EQUITY LOANS	— 16	— 28	— 12	— 4	— 42	— 45	— 15	— 11	— 9	— 8	— 10	— 310
NO ANSWER; DON'T KNOW	—	1	—	—	—	—	—	1	—	—	—	3
TOTAL ANSWERING	16 100%	27 100%	12 100%	4 100%	42 100%	45 100%	15 100%	10 100%	9 100%	8 100%	10 100%	307 100%
SOURCE OF FUNDS												
PROVIDED FROM COMPANY FUNDS	69%	56%	83%	50%	52%	58%	60%	30%	44%	25%	50%	57%
PROVIDED BY RELOCATION FIRM OR BANK	25%	30%	8%	50%	29%	18%	40%	40%	44%	63%	30%	27%
EITHER OR BOTH OF ABOVE	6%	15%	8%	—	19%	24%	—	30%	11%	13%	20%	15%

TABLE 16

SOURCE OF FUNDS FOR EQUITY LOANS OR ADVANCES

	INDUSTRY (CONTD)										
	BUSINESS MACHS	CHEM & PLAST	PHARM & COS-METICS	HARD. APPL & HSWRS	WOOD & PAPER	RUBBER & RUBBER PROD	TEXTILES	PUBL & PRINT	AUTO-MOTIVE	ALL OTHER	TOTAL
TOTAL PROVIDING EQUITY LOANS	8	24	14	7	14	3	12	6	3	19	310
NO ANSWER; DON'T KNOW	—	—	—	—	1	—	—	—	—	—	3
TOTAL ANSWERING	8 100%	24 100%	14 100%	7 100%	13 100%	3 100%	12 100%	6 100%	3 100%	19 100%	307 100%
SOURCE OF FUNDS											
PROVIDED FROM COMPANY FUNDS	63%	58%	57%	43%	54%	100%	67%	67%	100%	63%	57%
PROVIDED BY RELOCATION FIRM OR BANK	25%	33%	21%	43%	15%	—	25%	33%	—	21%	27%
EITHER OR BOTH OF ABOVE	13%	8%	21%	14%	31%	—	8%	—	—	16%	15%

TABLE 16
SOURCE OF FUNDS FOR EQUITY LOANS OR ADVANCES

	NUMBER OF TRANSFERRED HOMEOWNERS IN 1983						
	UNDER 25	25-49	50-99	100-249	250-499	500 or more	TOTAL
TOTAL PROVIDING EQUITY LOANS	136	59	50	40	15	8	310
NO ANSWER; DON'T KNOW	1	1	—	—	1	—	3
TOTAL ANSWERING	135 100%	58 100%	50 100%	40 100%	14 100%	8 100%	307 100%
SOURCE OF FUNDS							
PROVIDED FROM COMPANY FUNDS	61%	59%	52%	65%	43%	25%	57%
PROVIDED BY RELOCATION FIRM OR BANK	— 24%	— 28%	— 34%	— 20%	— 36%	— 50%	— 27%
EITHER OR BOTH OF ABOVE	16%	14%	14%	15%	21%	25%	15%

TABLE 17

FIRMS HAVING PROBLEMS WITH TRANSFERRED EMPLOYEES DISPOSING OF THEIR FORMER HOMES IN 1983

	INDUSTRY											
	PETRO-LEUM & GAS	FOOD PREP & DISTR	METALS	MINING	INDUS MACH & EQUIP	BANKING, FINAN, ACCT & INSUR	DIVERSIFIED FINAN SERV	RETAIL & WHOLE	TRANSP	UTILITY	AERON SPACE & ELECT	TOTAL
TOTAL INTERVIEWED	30	51	18	12	83	79	28	22	21	26	25	607
NO ANSWER; DON'T KNOW	2	3	—	—	2	2	2	—	—	—	1	18
TOTAL ANSWERING	28 100%	48 100%	18 100%	12 100%	81 100%	77 100%	26 100%	22 100%	21 100%	26 100%	24 100%	589 100%
PROBLEMS WITH DISPOSING OF FORMER HOMES												
HAVE HAD PROBLEMS IN 1983	50%	54%	61%	33%	58%	42%	38%	32%	57%	42%	54%	51%
HAVE NOT HAD PROBLEMS IN 1983	50%	46%	39%	67%	42%	58%	62%	68%	43%	58%	46%	49%

TABLE 17

FIRMS HAVING PROBLEMS WITH TRANSFERRED EMPLOYEES DISPOSING OF THEIR FORMER HOMES IN 1983

	INDUSTRY (CONTD)										
	BUSINESS MACHS	CHEM & PLAST	PHARM & COS-METICS	HARD, APPL & HSWRS	WOOD & PAPER	RUBBER & RUBBER PROD	TEXTILES	PUBL & PRINT	AUTO-MOTIVE	ALL OTHER	TOTAL
TOTAL INTERVIEWED	18	40	19	17	19	8	17	12	13	49	607
NO ANSWER; DON'T KNOW	—	—	1	1	—	—	—	—	1	3	18
TOTAL ANSWERING	18 100%	40 100%	18 100%	16 100%	19 100%	8 100%	17 100%	12 100%	12 100%	46 100%	589 100%
PROBLEMS WITH DISPOSING OF FORMER HOMES											
HAVE HAD PROBLEMS IN 1983	44%	50%	39%	38%	63%	63%	59%	67%	83%	61%	51%
HAVE NOT HAD PROBLEMS IN 1983	56%	50%	61%	63%	37%	38%	41%	33%	17%	39%	49%

TABLE 17

FIRMS HAVING PROBLEMS WITH TRANSFERRED EMPLOYEES DISPOSING OF THEIR FORMER HOMES IN 1983

	NUMBER OF TRANSFERRED HOMEOWNERS IN 1983						
	UNDER 25	25-49	50-99	100-249	250-499	500 or more	TOTAL
TOTAL INTERVIEWED	268	104	97	88	28	15	607
NO ANSWER; DON'T KNOW	5	4	3	2	1	1	18
TOTAL ANSWERING	263 100%	100 100%	94 100%	86 100%	27 100%	14 100%	589 100%
PROBLEMS WITH DISPOSING OF FORMER HOMES							
HAVE HAD PROBLEMS IN 1983	53%	53%	47%	45%	59%	57%	51%
HAVE NOT HAD PROBLEMS IN 1983	47%	47%	53%	55%	41%	43%	49%

TABLE 18

PROBLEMS EXPERIENCED IN CONNECTION WITH TRANSFERRED EMPLOYEES DISPOSING OF THEIR FORMER HOMES IN 1983

	INDUSTRY											
	PETRO-LEUM & GAS	FOOD PREP & DISTR	METALS	MINING	INDUS MACH & EQUIP	BANKING, FINAN, ACCT & INSUR	DIVERSIFIED FINAN SERV	RETAIL & WHOLE	TRANSP	UTILITY	AERON SPACE & ELECT	TOTAL
TOTAL EXPERIENCING PROBLEMS	14	26	11	4	47	32	10	7	12	11	13	301
NO ANSWER	—	—	—	—	1	—	1	—	—	—	—	2
TOTAL ANSWERING	14 100%	26 100%	11 100%	4 100%	46 100%	32 100%	9 100%	7 100%	12 100%	11 100%	13 100%	299 100%
PROBLEMS												
LACK OF MORTGAGE MONEY; TIGHT MONEY	—	4%	9%	—	—	—	—	—	8%	—	—	1%
HIGH INTEREST RATES ON MORTGAGES	14%	4%	18%	—	9%	9%	—	14%	—	—	8%	7%
HOME JUST NOT SELLING; TAKES LONG TIME TO SELL	43%	77%	27%	75%	65%	56%	56%	71%	33%	64%	54%	59%
DIFFICULT TO GET GOOD PRICE; PRICE ASKED FOR	29%	12%	36%	25%	35%	22%	33%	14%	42%	—	54%	29%
SELLING IN RURAL AREAS/ SMALL TOWNS	14%	12%	27%	25%	4%	13%	—	14%	25%	18%	—	9%
APPRAISALS WERE TOO LOW	7%	8%	9%	—	4%	6%	22%	—	—	18%	—	6%
OTHER PROBLEMS	7%	—	—	—	—	—	—	—	8%	—	—	1%

TABLE 18

PROBLEMS EXPERIENCED IN CONNECTION WITH TRANSFERRED EMPLOYEES DISPOSING OF THEIR FORMER HOMES IN 1983

	INDUSTRY (CONTD)										
	BUSINESS MACHS	CHEM & PLAST	PHARM & COS-METICS	HARD, APPL & HSWRS	WOOD & PAPER	RUBBER & RUBBER PROD	TEXTILES	PUBL & PRINT	AUTO-MOTIVE	ALL OTHER	TOTAL
TOTAL EXPERIENCING PROBLEMS	8	20	7	6	12	5	10	8	10	28	301
NO ANSWER	—	—	—	—	—	—	—	—	—	—	2
TOTAL ANSWERING	8 100%	20 100%	7 100%	6 100%	12 100%	5 100%	10 100%	8 100%	10 100%	28 100%	299 100%
PROBLEMS											
LACK OF MORTGAGE MONEY; TIGHT MONEY	—	—	—	—	—	—	—	—	10%	—	1%
HIGH INTEREST RATES ON MORTGAGES	—	5%	14%	—	—	—	—	—	10%	11%	7%
HOME JUST NOT SELLING; TAKES LONG TIME TO SELL	63%	70%	86%	50%	58%	60%	70%	63%	50%	50%	59%
DIFFICULT TO GET GOOD PRICE; PRICE ASKED FOR	38%	25%	—	33%	42%	—	20%	38%	40%	43%	29%
SELLING IN RURAL AREAS/SMALL TOWNS	—	—	—	—	8%	20%	10%	—	10%	11%	9%
APPRAISALS WERE TOO LOW	—	10%	—	33%	—	20%	10%	—	—	4%	6%
OTHER PROBLEMS	13%	—	—	—	—	—	—	—	—	—	1%

TABLE 18

PROBLEMS EXPERIENCED IN CONNECTION WITH TRANSFERRED EMPLOYEES DISPOSING OF THEIR FORMER HOMES IN 1983

	NUMBER OF TRANSFERRED HOMEOWNERS IN 1983						
	UNDER 25	25-49	50-99	100-249	250-499	500 or more	TOTAL
TOTAL EXPERIENCING PROBLEMS	139	53	44	39	16	8	301
NO ANSWER	1	—	—	1	—	—	2
TOTAL ANSWERING	138 100%	53 100%	44 100%	38 100%	16 100%	8 100%	299 100%
PROBLEMS							
LACK OF MORTGAGE MONEY; TIGHT	—	—	—	—	—	—	—
MONEY	1%	—	—	3%	13%	—	1%
HIGH INTEREST RATES ON MORTGAGES	5%	8%	9%	5%	6%	25%	7%
HOME JUST NOT SELLING; TAKES LONG	—	—	—	—	—	—	—
TIME TO SELL	64%	58%	52%	58%	56%	25%	59%
DIFFICULT TO GET GOOD PRICE; PRICE	—	—	—	—	—	—	—
ASKED FOR	28%	26%	27%	32%	38%	50%	29%
SELLING IN RURAL AREAS/SMALL TOWNS	6%	21%	14%	8%	—	—	9%
APPRAISALS WERE TOO LOW	6%	6%	9%	3%	—	25%	6%
OTHER PROBLEMS	1%	—	—	—	6%	—	1%

TABLE 19

EXPENSES INCURRED IN CONNECTION WITH TRANSFERRED EMPLOYEES PURCHASING NEW HOMES WHICH ARE REIMBURSED BY EMPLOYER

	INDUSTRY											
	PETRO-LEUM & GAS	FOOD PREP & DISTR	METALS	MINING	INDUS MACH & EQUIP	BANKING, FINAN, ACCT & INSUR	DIVERSIFIED FINAN SERV	RETAIL & WHOLE	TRANSP	UTILITY	AERON SPACE & ELECT	TOTAL
TOTAL INTERVIEWED	30 100%	51 100%	18 100%	12 100%	83 100%	79 100%	28 100%	22 100%	21 100%	26 100%	25 100%	607 100%
REIMBURSED EXPENSES												
MORTGAGE DISCOUNT POINTS PAID BY BUYER	70%	53%	61%	50%	49%	37%	50%	45%	62%	38%	48%	52%
ATTORNEY OR ESCROW OFFICER FEES	77%	75%	72%	83%	71%	68%	68%	55%	76%	54%	68%	72%
MORTGAGE ORIGINATION FEES	80%	78%	72%	83%	69%	65%	68%	59%	57%	65%	64%	69%
TITLE COSTS	77%	76%	72%	83%	71%	70%	68%	59%	76%	58%	64%	72%
OTHER NORMAL CLOSING COSTS	80%	76%	72%	83%	73%	71%	68%	55%	81%	62%	60%	72%
INTEREST ON INTERIM OR BRIDGE LOANS	33%	41%	44%	17%	36%	30%	32%	27%	38%	27%	24%	33%
REIMBURSE ANY OR ALL OF ABOVE NOT TO EXCEED DOLLAR LIMIT OR PERCENT OF PURCHASE PRICE	7%	8%	6%	8%	5%	9%	11%	9%	5%	8%	4%	7%
GIVEN FLAT AMOUNT TO COVER ALL EXPENSES	—	—	—	—	2%	—	4%	—	—	4%	4%	1%
NO EXPENSES REIMBURSED	10%	8%	11%	—	14%	15%	11%	27%	10%	23%	24%	13%

TABLE 19

EXPENSES INCURRED IN CONNECTION WITH TRANSFERRED EMPLOYEES PURCHASING NEW HOMES WHICH ARE REIMBURSED BY EMPLOYER

	INDUSTRY (CONTD)										
	BUSINESS MACHS	CHEM & PLAST	PHARM & COS-METICS	HARD. APPL & HSWRS	WOOD & PAPER	RUBBER & RUBBER PROD	TEXTILES	PUBL & PRINT	AUTO-MOTIVE	ALL OTHER	TOTAL
TOTAL INTERVIEWED	18 100%	40 100%	19 100%	17 100%	19 100%	8 100%	17 100%	12 100%	13 100%	49 100%	607 100%
REIMBURSED EXPENSES											
MORTGAGE DISCOUNT POINTS PAID BY BUYER	50%	63%	84%	59%	74%	50%	35%	42%	54%	57%	52%
ATTORNEY OR ESCROW OFFICER FEES	56%	83%	95%	76%	89%	63%	71%	75%	85%	71%	72%
MORTGAGE ORIGINATION FEES	50%	73%	84%	65%	79%	63%	71%	58%	77%	71%	69%
TITLE COSTS	44%	75%	95%	76%	84%	63%	65%	58%	85%	78%	72%
OTHER NORMAL CLOSING COSTS	50%	80%	84%	76%	79%	63%	71%	67%	85%	76%	72%
INTEREST ON INTERIM OR BRIDGE LOANS	33%	28%	21%	35%	42%	25%	47%	25%	31%	37%	33%
REIMBURSE ANY OR ALL OF ABOVE NOT TO EXCEED DOLLAR LIMIT OR PERCENT OF PURCHASE PRICE	33%	10%	5%	6%	5%	—	6%	—	—	4%	7%
GIVEN FLAT AMOUNT TO COVER ALL EXPENSES	—	—	—	—	—	—	—	8%	8%	—	1%
NO EXPENSES REIMBURSED	11%	5%	—	12%	5%	38%	24%	17%	8%	14%	13%

TABLE 19

EXPENSES INCURRED IN CONNECTION WITH TRANSFERRED EMPLOYEES PURCHASING NEW HOMES WHICH ARE REIMBURSED BY EMPLOYER

	NUMBER OF TRANSFERRED HOMEOWNERS IN 1983						
	UNDER 25	25-49	50-99	100-249	250-499	500 or more	TOTAL
TOTAL INTERVIEWED	268 100%	104 100%	97 100%	88 100%	28 100%	15 100%	607 100%
REIMBURSED EXPENSES							
MORTGAGE DISCOUNT POINTS PAID BY BUYER	51%	48%	57%	57%	57%	67%	52%
ATTORNEY OR ESCROW OFFICER FEES	70%	71%	77%	75%	75%	73%	72%
MORTGAGE ORIGINATION FEES	65%	71%	77%	75%	68%	67%	69%
TITLE COSTS	71%	74%	75%	70%	75%	67%	72%
OTHER NORMAL CLOSING COSTS	73%	73%	75%	69%	75%	67%	72%
INTEREST ON INTERIM OR BRIDGE LOANS	34%	31%	37%	34%	32%	20%	33%
REIMBURSE ANY OR ALL OF ABOVE NOT TO EXCEED DOLLAR LIMIT OR PERCENT OF PURCHASE PRICE	4%	11%	9%	8%	7%	20%	7%
GIVEN FLAT AMOUNT TO COVER ALL EXPENSES	1%	2%	1%	2%	—	—	1%
NO EXPENSES REIMBURSED	17%	13%	5%	10%	14%	7%	13%

TABLE 20

WHETHER LIMITS ARE PLACED ON MORTGAGE DISCOUNT POINTS (BUYER) WHEN EMPLOYEE PURCHASES A NEW HOME

	INDUSTRY											
	PETRO-LEUM & GAS	FOOD PREP & DISTR	METALS	MINING	INDUS MACH & EQUIP	BANKING, FINAN, ACCT & INSUR	DIVERSIFIED FINAN SERV	RETAIL & WHOLE	TRANSP	UTILITY	AERON SPACE & ELECT	TOTAL
TOTAL WHO REIMBURSE	21	27	11	6	41	29	14	10	13	10	12	318
NO ANSWER; DON'T KNOW	—	—	—	—	1	—	—	—	—	1	—	7
TOTAL ANSWERING	21 100%	27 100%	11 100%	6 100%	40 100%	29 100%	14 100%	10 100%	13 100%	9 100%	12 100%	311 100%
LIMITS ON MORTGAGE DISCOUNT POINTS												
NO LIMITS	33%	15%	45%	17%	25%	55%	21%	80%	23%	—	33%	29%
REASONABLE	10%	11%	—	—	8%	3%	7%	—	8%	22%	8%	5%
NEGOTIABLE; VARIES	5%	—	—	—	5%	—	14%	—	—	11%	—	4%
1-2 POINTS	14%	22%	—	17%	25%	7%	21%	10%	23%	—	17%	14%
3-5 POINTS	24%	30%	45%	50%	13%	24%	36%	—	31%	33%	42%	32%
6-9 POINTS	5%	4%	—	—	5%	—	—	—	—	11%	—	3%
10 OR MORE POINTS	—	—	—	—	3%	—	—	—	—	—	—	—
PAY PART OF THE POINTS	10%	7%	9%	17%	3%	7%	—	—	8%	—	—	5%
FLAT DOLLAR LIMIT	—	7%	—	—	5%	—	—	10%	—	11%	—	3%
ALL OTHER LIMITS	—	4%	—	—	5%	3%	—	—	8%	11%	—	3%

TABLE 20

WHETHER LIMITS ARE PLACED ON MORTGAGE DISCOUNT POINTS (BUYER) WHEN EMPLOYEE PURCHASES A NEW HOME

	INDUSTRY (CONTD)										
	BUSINESS MACHS	CHEM & PLAST	PHARM & COS-METICS	HARD, APPL & HSWRS	WOOD & PAPER	RUBBER & RUBBER PROD	TEXTILES	PUBL & PRINT	AUTO-MOTIVE	ALL OTHER	TOTAL
TOTAL WHO REIMBURSE	9	25	16	10	14	4	6	5	7	28	318
NO ANSWER; DON'T KNOW	1	1	1	—	—	—	—	—	—	2	7
TOTAL ANSWERING	8 100%	24 100%	15 100%	10 100%	14 100%	4 100%	6 100%	5 100%	7 100%	26 100%	311 100%
LIMITS ON MORTGAGE DISCOUNT POINTS											
NO LIMITS	13%	21%	27%	20%	14%	50%	33%	20%	14%	38%	29%
REASONABLE	—	—	—	—	7%	—	—	—	14%	4%	5%
NEGOTIABLE; VARIES	—	8%	7%	10%	—	—	17%	20%	—	4%	4%
1-2 POINTS	25%	4%	7%	10%	14%	—	—	20%	14%	12%	14%
3-5 POINTS	63%	42%	47%	50%	36%	—	50%	40%	57%	31%	32%
6-9 POINTS	—	4%	7%	10%	7%	—	—	—	—	4%	3%
10 OR MORE POINTS	—	—	—	—	—	—	—	—	—	—	—
PAY PART OF THE POINTS	—	13%	—	—	—	25%	—	—	—	4%	5%
FLAT DOLLAR LIMIT	—	4%	7%	—	7%	—	—	—	—	4%	3%
ALL OTHER LIMITS	—	4%	—	—	14%	25%	—	—	—	—	3%

TABLE 20

WHETHER LIMITS ARE PLACED ON MORTGAGE DISCOUNT POINTS (BUYER) WHEN EMPLOYEE PURCHASES A NEW HOME

	NUMBER OF TRANSFERRED HOMEOWNERS IN 1983						
	UNDER 25	25-49	50-99	100-249	250-499	500 or more	TOTAL
TOTAL WHO REIMBURSE	137	50	55	50	16	10	318
NO ANSWER; DON'T KNOW	4	1	2	—	—	—	7
TOTAL ANSWERING	133 100%	49 100%	53 100%	50 100%	16 100%	10 100%	311 100%
LIMITS ON MORTGAGE DISCOUNT POINTS							
NO LIMITS	36%	29%	21%	24%	31%	10%	29%
REASONABLE	5%	—	8%	8%	13%	10%	5%
NEGOTIABLE; VARIES	5%	6%	4%	4%	—	—	4%
1-2 POINTS	17%	14%	9%	4%	19%	30%	14%
3-5 POINTS	25%	35%	42%	44%	13%	50%	32%
6-9 POINTS	2%	4%	2%	6%	6%	—	3%
10 OR MORE POINTS	—	2%	—	—	—	—	—
PAY PART OF THE POINTS	5%	8%	—	6%	13%	—	5%
FLAT DOLLAR LIMIT	5%	2%	2%	4%	—	—	3%
ALL OTHER LIMITS	2%	—	13%	—	6%	—	3%

TABLE 21

WHETHER LIMITS ARE PLACED ON ATTORNEY OR ESCROW OFFICER FEES WHEN EMPLOYEE PURCHASES A NEW HOME

	INDUSTRY											
	PETROLEUM & GAS	FOOD PREP & DISTR	METALS	MINING	INDUS MACH & EQUIP	BANKING, FINAN, ACCT & INSUR	DIVERSIFIED FINAN SERV	RETAIL & WHOLE	TRANSP	UTILITY	AERON SPACE & ELECT	TOTAL
TOTAL WHO REIMBURSE	23	38	13	10	59	54	19	12	16	14	17	438
NO ANSWER; DON'T KNOW	1	1	—	—	2	2	2	1	—	—	—	18
TOTAL ANSWERING	22 100%	37 100%	13 100%	10 100%	57 100%	52 100%	17 100%	11 100%	16 100%	14 100%	17 100%	420 100%
LIMITS ON ATTORNEY/ESCROW OFFICER FEES												
NO LIMITS	86%	84%	85%	90%	75%	83%	76%	91%	63%	79%	65%	78%
REASONABLE	5%	8%	—	—	11%	4%	12%	—	13%	7%	24%	7%
NEGOTIABLE; VARIES	5%	—	—	10%	2%	2%	6%	—	—	—	6%	2%
1%	—	8%	8%	—	2%	4%	—	—	6%	—	—	4%
2%	5%	—	—	—	2%	—	—	—	—	—	—	—
3% OR MORE	—	—	—	—	2%	2%	—	—	6%	—	—	1%
LESS THAN $250	—	—	—	—	—	—	—	—	—	—	6%	1%
$250-$499	—	—	—	—	2%	—	6%	9%	—	—	—	2%
$500-$999	—	—	8%	—	4%	2%	—	—	13%	—	—	2%
$1,000 OR OVER	—	—	—	—	—	2%	—	—	—	7%	—	1%
SALARY LIMITS	—	—	—	—	2%	—	—	—	—	—	—	—
ALL OTHER LIMITS	—	—	—	—	—	2%	—	—	—	7%	—	1%

TABLE 21

WHETHER LIMITS ARE PLACED ON ATTORNEY OR ESCROW OFFICER FEES WHEN EMPLOYEE PURCHASES A NEW HOME

	INDUSTRY (CONTD)										
	BUSINESS MACHS	CHEM & PLAST	PHARM & COS-METICS	HARD, APPL & HSWRS	WOOD & PAPER	RUBBER & RUBBER PROD	TEXTILES	PUBL & PRINT	AUTO-MOTIVE	ALL OTHER	TOTAL
TOTAL WHO REIMBURSE	10	33	18	13	17	5	12	9	11	35	438
NO ANSWER; DON'T KNOW	—	4	2	—	—	—	1	—	—	2	18
TOTAL ANSWERING	10	29	16	13	17	5	11	9	11	33	420
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
LIMITS ON ATTORNEY/ESCROW OFFICER FEES											
NO LIMITS	60%	79%	88%	54%	76%	80%	91%	78%	55%	76%	78%
REASONABLE	10%	3%	—	23%	—	—	—	11%	18%	6%	7%
NEGOTIABLE; VARIES	—	—	6%	—	—	—	—	11%	—	3%	2%
1%	—	3%	—	8%	18%	—	—	—	9%	9%	4%
2%	—	—	—	—	—	—	—	—	—	—	—
3% OR MORE	10%	—	—	—	—	—	—	—	—	3%	1%
LESS THAN $250	—	—	—	—	—	20%	—	—	9%	—	1%
$250-$499	—	7%	6%	—	—	—	9%	—	—	—	2%
$500-$999	—	—	—	8%	6%	—	—	—	—	—	2%
$1,000 OR OVER	10%	—	—	—	—	—	—	—	—	3%	1%
SALARY LIMITS	—	—	—	—	—	—	—	—	9%	—	—
ALL OTHER LIMITS	10%	7%	—	8%	—	—	—	—	—	—	1%

TABLE 21

WHETHER LIMITS ARE PLACED ON ATTORNEY OR ESCROW OFFICER FEES WHEN EMPLOYEE PURCHASES A NEW HOME

	NUMBER OF TRANSFERRED HOMEOWNERS IN 1983						
	UNDER 25	25-49	50-99	100-249	250-499	500 or more	TOTAL
TOTAL WHO REIMBURSE	188	74	75	66	21	11	438
NO ANSWER; DON'T KNOW	10	3	2	2	—	—	18
TOTAL ANSWERING	178 100%	71 100%	73 100%	64 100%	21 100%	11 100%	420 100%
LIMITS ON ATTORNEY/ESCROW OFFICER FEES							
NO LIMITS	80%	77%	85%	69%	67%	64%	78%
REASONABLE	6%	7%	4%	13%	14%	9%	7%
NEGOTIABLE; VARIES	4%	1%	—	2%	—	—	2%
1%	3%	4%	4%	6%	5%	—	4%
2%	1%	—	—	—	—	9%	—
3% OR MORE	2%	—	—	2%	—	—	1%
LESS THAN $250	1%	—	—	—	10%	—	1%
$250-$499	2%	3%	1%	2%	—	—	2%
$500-$999	1%	1%	—	5%	5%	9%	2%
$1,000 OR OVER	1%	—	1%	3%	—	—	1%
SALARY LIMITS	—	—	3%	—	—	—	—
ALL OTHER LIMITS	—	6%	1%	—	—	9%	1%

TABLE 22

WHETHER LIMITS ARE PLACED ON MORTGAGE ORIGINATION FEES WHEN EMPLOYEE PURCHASES A NEW HOME

	INDUSTRY											
	PETRO-LEUM & GAS	FOOD PREP & DISTR	METALS	MINING	INDUS MACH & EQUIP	BANKING, FINAN, ACCT & INSUR	DIVERSIFIED FINAN SERV	RETAIL & WHOLE	TRANSP	UTILITY	AERON SPACE & ELECT	TOTAL
TOTAL WHO REIMBURSE	24	40	13	10	57	51	19	13	12	17	16	421
NO ANSWER; DON'T KNOW	2	3	1	—	3	3	2	—	1	1	—	22
TOTAL ANSWERING	22 100%	37 100%	12 100%	10 100%	54 100%	48 100%	17 100%	13 100%	11 100%	16 100%	16 100%	399 100%
LIMITS ON MORTGAGE ORIGINATION FEES												
NO LIMITS	55%	73%	75%	50%	67%	81%	71%	85%	55%	56%	56%	63%
REASONABLE	5%	8%	—	—	6%	2%	12%	—	18%	6%	25%	5%
NEGOTIABLE; VARIES	5%	—	—	10%	—	2%	6%	—	—	6%	6%	3%
1%	5%	3%	17%	30%	7%	6%	6%	15%	—	—	—	7%
2%	14%	5%	—	—	15%	—	—	—	—	6%	6%	7%
3%	5%	5%	8%	—	2%	6%	—	—	18%	—	6%	8%
4%	5%	—	—	10%	—	—	—	—	—	—	—	1%
5% OR MORE	9%	—	—	—	—	2%	—	—	—	6%	—	2%
DOLLAR LIMITS	—	3%	—	—	2%	—	6%	—	—	13%	—	2%
OTHER LIMITS	—	3%	—	—	2%	—	—	—	9%	6%	—	2%

TABLE 22

WHETHER LIMITS ARE PLACED ON MORTGAGE ORIGINATION FEES WHEN EMPLOYEE PURCHASES A NEW HOME

	INDUSTRY (CONTD)										
	BUSINESS MACHS	CHEM & PLAST	PHARM & COS-METICS	HARD, APPL & HSWRS	WOOD & PAPER	RUBBER & RUBBER PROD	TEXTILES	PUBL & PRINT	AUTO-MOTIVE	ALL OTHER	TOTAL
TOTAL WHO REIMBURSE	9	29	16	11	15	5	12	7	10	35	421
NO ANSWER; DON'T KNOW	—	2	2	—	—	—	1	—	—	1	22
TOTAL ANSWERING	9	27	14	11	15	5	11	7	10	34	399
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
LIMITS ON MORTGAGE ORIGINATION FEES											
NO LIMITS	11%	63%	71%	45%	47%	60%	73%	43%	50%	56%	63%
REASONABLE	—	—	—	9%	—	—	—	—	10%	3%	5%
NEGOTIABLE; VARIES	—	—	7%	—	—	—	—	14%	—	6%	3%
1%	44%	4%	—	9%	—	—	—	14%	20%	6%	7%
2%	11%	7%	—	9%	7%	20%	9%	29%	10%	12%	7%
3%	11%	11%	21%	18%	33%	—	18%	—	10%	9%	8%
4%	—	—	—	—	—	—	—	—	—	3%	1%
5% OR MORE	11%	4%	—	—	—	—	—	—	—	3%	2%
DOLLAR LIMITS	11%	4%	—	—	7%	—	—	—	—	3%	2%
OTHER LIMITS	—	7%	—	9%	7%	20%	—	—	—	—	2%

TABLE 22

WHETHER LIMITS ARE PLACED ON MORTGAGE ORIGINATION FEES WHEN EMPLOYEE PURCHASES A NEW HOME

	NUMBER OF TRANSFERRED HOMEOWNERS IN 1983						
	UNDER 25	25-49	50-99	100-249	250-499	500 or more	TOTAL
TOTAL WHO REIMBURSE	175	74	75	66	19	10	421
NO ANSWER; DON'T KNOW	11	3	7	1	—	—	22
TOTAL ANSWERING	164 100%	71 100%	68 100%	65 100%	19 100%	10 100%	399 100%
LIMITS ON MORTGAGE ORIGINATION FEES							
NO LIMITS	74%	66%	50%	52%	47%	70%	63%
REASONABLE	3%	6%	4%	8%	11%	10%	5%
NEGOTIABLE; VARIES	4%	3%	1%	2%	—	—	3%
1%	6%	7%	10%	6%	11%	—	7%
2%	5%	8%	6%	12%	16%	—	7%
3%	5%	4%	10%	11%	11%	20%	8%
4%	—	—	3%	2%	—	—	1%
5% OR MORE	1%	—	6%	2%	5%	—	2%
DOLLAR LIMITS	2%	—	3%	5%	—	—	2%
OTHER LIMITS	—	6%	6%	2%	—	—	2%

TABLE 23

WHETHER LIMITS ARE PLACED ON TITLE COSTS WHEN EMPLOYEE PURCHASES A NEW HOME

	INDUSTRY											
	PETRO-LEUM & GAS	FOOD PREP & DISTR	METALS	MINING	INDUS MACH & EQUIP	BANKING, FINAN, ACCT & INSUR	DIVERSIFIED FINAN SERV	RETAIL & WHOLE	TRANSP	UTILITY	AERON SPACE & ELECT	TOTAL
TOTAL WHO REIMBURSE	23	39	13	10	59	55	19	13	16	15	16	435
NO ANSWER; DON'T KNOW	1	2	1	1	3	5	2	—	2	—	—	24
TOTAL ANSWERING	22 100%	37 100%	12 100%	9 100%	56 100%	50 100%	17 100%	13 100%	14 100%	15 100%	16 100%	411 100%
LIMITS ON TITLE COSTS												
NO LIMITS	86%	92%	92%	89%	88%	96%	82%	100%	79%	67%	75%	90%
REASONABLE	5%	8%	—	—	4%	4%	12%	—	14%	7%	19%	5%
NEGOTIABLE; VARIES	5%	—	—	11%	2%	—	—	—	—	7%	6%	2%
1%	—	—	—	—	—	—	—	—	—	—	—	—
2%	5%	—	—	—	—	—	—	—	—	—	—	—
3% OR MORE	—	—	—	—	—	—	—	—	7%	7%	—	—
DOLLAR LIMITS	—	—	8%	—	7%	—	6%	—	—	7%	—	2%
OTHER LIMITS	—	—	—	—	—	—	—	—	—	7%	—	—

TABLE 23

WHETHER LIMITS ARE PLACED ON TITLE COSTS WHEN EMPLOYEE PURCHASES A NEW HOME

	INDUSTRY (CONTD)										
	BUSINESS MACHS	CHEM & PLAST	PHARM & COS-METICS	HARD, APPL & HSWRS	WOOD & PAPER	RUBBER & RUBBER PROD	TEXTILES	PUBL & PRINT	AUTO-MOTIVE	ALL OTHER	TOTAL
TOTAL WHO REIMBURSE	8	30	18	13	16	5	11	7	11	38	435
NO ANSWER; DON'T KNOW	—	3	2	—	—	—	—	—	—	2	24
TOTAL ANSWERING	8 100%	27 100%	16 100%	13 100%	16 100%	5 100%	11 100%	7 100%	11 100%	36 100%	411 100%
LIMITS ON TITLE COSTS											
NO LIMITS	100%	96%	88%	92%	100%	80%	100%	86%	82%	94%	90%
REASONABLE	—	4%	—	8%	—	—	—	—	18%	3%	5%
NEGOTIABLE; VARIES	—	—	6%	—	—	—	—	14%	—	—	2%
1%	—	—	—	—	—	20%	—	—	—	—	—
2%	—	—	—	—	—	—	—	—	—	—	—
3% OR MORE	—	—	—	—	—	—	—	—	—	—	—
DOLLAR LIMITS	—	—	6%	—	—	—	—	—	—	3%	2%
OTHER LIMITS	—	—	—	—	—	—	—	—	—	—	—

Merrill Lynch
Relocation Management Inc.

Merrill Lynch

TABLE 23

WHETHER LIMITS ARE PLACED ON TITLE COSTS WHEN EMPLOYEE PURCHASES A NEW HOME

	NUMBER OF TRANSFERRED HOMEOWNERS IN 1983						
	UNDER 25	25-49	50-99	100-249	250-499	500 or more	TOTAL
TOTAL WHO REIMBURSE	189	77	73	62	21	10	435
NO ANSWER; DON'T KNOW	12	6	5	1	—	—	24
TOTAL ANSWERING	177 100%	71 100%	68 100%	61 100%	21 100%	10 100%	411 100%
LIMITS ON TITLE COSTS							
NO LIMITS	92%	92%	91%	85%	76%	80%	90%
REASONABLE	2%	4%	4%	11%	14%	10%	5%
NEGOTIABLE; VARIES	2%	3%	1%	2%	—	—	2%
1%	—	—	—	—	5%	—	—
2%	—	—	—	—	—	10%	—
3% OR MORE	1%	—	—	—	—	—	—
DOLLAR LIMITS	3%	1%	1%	2%	5%	—	2%
OTHER LIMITS	—	—	1%	—	—	—	—

TABLE 24

WHETHER LIMITS ARE PLACED ON OTHER NORMAL CLOSING COSTS WHEN EMPLOYEE PURCHASES A NEW HOME

	INDUSTRY											
	PETRO-LEUM & GAS	FOOD PREP & DISTR	METALS	MINING	INDUS MACH & EQUIP	BANKING, FINAN, ACCT & INSUR	DIVERSIFIED FINAN SERV	RETAIL & WHOLE	TRANSP	UTILITY	AERON SPACE & ELECT	TOTAL
TOTAL WHO REIMBURSE	24	39	13	10	61	56	19	12	17	16	15	440
NO ANSWER; DON'T KNOW	1	4	1	1	2	4	2	—	3	—	—	24
TOTAL ANSWERING	23 100%	35 100%	12 100%	9 100%	59 100%	52 100%	17 100%	12 100%	14 100%	16 100%	15 100%	416 100%
LIMITS ON OTHER NORMAL CLOSING COSTS												
NO LIMITS	91%	89%	83%	89%	93%	87%	71%	92%	71%	63%	67%	86%
REASONABLE	4%	9%	—	—	3%	6%	6%	—	14%	19%	27%	5%
NEGOTIABLE; VARIES	4%	—	8%	11%	—	—	—	—	—	6%	7%	2%
1%	—	—	—	—	—	—	—	—	—	—	—	—
2%	—	—	—	—	—	2%	6%	—	—	—	—	—
3%	—	—	—	—	—	2%	—	—	14%	—	—	1%
4% OR MORE	—	—	—	—	—	—	6%	—	—	—	—	—
DOLLAR LIMITS	—	—	8%	—	2%	2%	6%	—	—	6%	—	3%
OTHER LIMITS	—	3%	—	—	2%	2%	6%	8%	—	6%	—	2%

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TABLE 24

WHETHER LIMITS ARE PLACED ON OTHER NORMAL CLOSING COSTS WHEN EMPLOYEE PURCHASES A NEW HOME

	INDUSTRY (CONTD)										
	BUSINESS MACHS	CHEM & PLAST	PHARM & COS-METICS	HARD, APPL & HSWRS	WOOD & PAPER	RUBBER & RUBBER PROD	TEXTILES	PUBL & PRINT	AUTO-MOTIVE	ALL OTHER	TOTAL
TOTAL WHO REIMBURSE	9	32	16	13	15	5	12	8	11	37	440
NO ANSWER; DON'T KNOW	—	2	2	—	—	—	1	—	—	1	24
TOTAL ANSWERING	9 100%	30 100%	14 100%	13 100%	15 100%	5 100%	11 100%	8 100%	11 100%	36 100%	416 100%
LIMITS ON OTHER NORMAL CLOSING COSTS											
NO LIMITS	78%	87%	79%	92%	100%	80%	100%	88%	91%	86%	86%
REASONABLE	—	—	—	8%	—	—	—	—	9%	3%	5%
NEGOTIABLE; VARIES	—	—	7%	—	—	—	—	13%	—	3%	2%
1%	—	—	—	—	—	20%	—	—	—	—	—
2%	—	—	—	—	—	—	—	—	—	—	—
3%	—	3%	—	—	—	—	—	—	—	—	1%
4% OR MORE	—	—	—	—	—	—	—	—	—	—	—
DOLLAR LIMITS	22%	7%	14%	—	—	—	—	—	—	6%	3%
OTHER LIMITS	—	3%	—	—	—	—	—	—	—	3%	2%

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Merrill Lynch Relocation Management Inc.

Merrill Lynch

TABLE 24

WHETHER LIMITS ARE PLACED ON OTHER NORMAL CLOSING COSTS WHEN EMPLOYEE PURCHASES A NEW HOME

	NUMBER OF TRANSFERRED HOMEOWNERS IN 1983						
	UNDER 25	25-49	50-99	100-249	250-499	500 or more	TOTAL
TOTAL WHO REIMBURSE	195	76	73	61	21	10	440
NO ANSWER; DON'T KNOW	11	6	4	1	1	—	24
TOTAL ANSWERING	184 100%	70 100%	69 100%	60 100%	20 100%	10 100%	416 100%
LIMITS ON OTHER NORMAL CLOSING COSTS							
NO LIMITS	86%	86%	87%	85%	80%	90%	86%
REASONABLE	3%	6%	6%	8%	15%	10%	5%
NEGOTIABLE; VARIES	3%	3%	—	2%	—	—	2%
1%	—	—	—	—	5%	—	—
2%	1%	—	1%	—	—	—	—
3%	2%	—	—	—	—	—	1%
4% OR MORE	1%	—	—	—	—	—	—
DOLLAR LIMITS	4%	3%	1%	3%	—	—	3%
OTHER LIMITS	1%	3%	4%	2%	—	—	2%

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TABLE 25

WHETHER LIMITS ARE PLACED ON INTEREST FOR INTERIM OR BRIDGE LOANS WHEN EMPLOYEE PURCHASES A NEW HOME

	INDUSTRY											
	PETRO-LEUM & GAS	FOOD PREP & DISTR	METALS	MINING	INDUS MACH & EQUIP	BANKING, FINAN, ACCT & INSUR	DIVERSIFIED FINAN SERV	RETAIL & WHOLE	TRANSP	UTILITY	AERON SPACE & ELECT	TOTAL
TOTAL WHO REIMBURSE	10	21	8	2	30	24	9	6	8	7	6	201
NO ANSWER; DON'T KNOW	1	1	—	—	1	1	—	—	4	1	—	12
TOTAL ANSWERING	9 100%	20 100%	8 100%	2 100%	29 100%	23 100%	9 100%	6 100%	4 100%	6 100%	6 100%	189 100%
LIMITS ON INTEREST FOR INTERIM/BRIDGE LOANS												
NONE	56%	85%	38%	—	66%	74%	44%	100%	50%	33%	33%	64%
REASONABLE	—	5%	—	—	3%	4%	22%	—	—	17%	17%	5%
NEGOTIABLE; VARIES	11%	—	—	—	7%	—	—	—	—	—	17%	4%
FOR LOANS UP TO EQUITY IN OLD HOME	22%	—	—	—	3%	9%	—	—	—	—	17%	4%
1-2 MONTHS	—	5%	—	—	—	—	11%	—	—	17%	—	4%
3-5 MONTHS	—	—	38%	—	14%	—	—	—	—	17%	17%	8%
6 MONTHS OR LONGER	11%	—	25%	50%	3%	9%	11%	—	—	—	—	7%
UP TO 10% INTEREST	—	—	—	50%	—	—	—	—	25%	—	—	1%
10% - 14%	—	—	—	—	—	4%	—	—	—	—	—	1%
OTHER LIMITS	—	5%	—	—	3%	—	11%	—	25%	17%	—	3%

TABLE 25

WHETHER LIMITS ARE PLACED ON INTEREST FOR INTERIM OR BRIDGE LOANS WHEN EMPLOYEE PURCHASES A NEW HOME

	INDUSTRY (CONTD)										
	BUSINESS MACHS	CHEM & PLAST	PHARM & COS-METICS	HARD, APPL & HSWRS	WOOD & PAPER	RUBBER & RUBBER PROD	TEXTILES	PUBL & PRINT	AUTO-MOTIVE	ALL OTHER	TOTAL
TOTAL WHO REIMBURSE	6	11	4	6	8	2	8	3	4	18	201
NO ANSWER; DON'T KNOW	1	1	—	—	—	—	—	—	—	1	12
TOTAL ANSWERING	5 100%	10 100%	4 100%	6 100%	8 100%	2 100%	8 100%	3 100%	4 100%	17 100%	189 100%
LIMITS ON INTEREST FOR INTERIM/BRIDGE LOANS											
NONE	100%	70%	50%	83%	50%	100%	75%	100%	25%	53%	64%
REASONABLE	—	—	—	17%	—	—	—	—	—	6%	5%
NEGOTIABLE; VARIES	—	—	—	—	—	—	—	—	25%	12%	4%
FOR LOANS UP TO EQUITY IN OLD HOME	—	—	25%	—	—	—	—	—	—	—	4%
1-2 MONTHS	—	10%	—	—	13%	—	—	—	—	12%	4%
3-5 MONTHS	—	10%	25%	—	25%	—	13%	—	25%	6%	8%
6 MONTHS OR LONGER	—	10%	—	—	13%	—	—	—	25%	12%	7%
UP TO 10% INTEREST	—	—	—	—	—	—	—	—	—	—	1%
10% - 14%	—	—	—	—	—	—	—	—	—	—	1%
OTHER LIMITS	—	—	—	—	—	—	13%	—	—	—	3%

TABLE 25

WHETHER LIMITS ARE PLACED ON INTEREST FOR INTERIM OR BRIDGE LOANS WHEN EMPLOYEE PURCHASES A NEW HOME

	NUMBER OF TRANSFERRED HOMEOWNERS IN 1983						
	UNDER 25	25-49	50-99	100-249	250-499	500 or more	TOTAL
TOTAL WHO REIMBURSE	90	32	36	30	9	3	201
NO ANSWER; DON'T KNOW	3	1	2	5	1	—	12
TOTAL ANSWERING	87 100%	31 100%	34 100%	25 100%	8 100%	3 100%	189 100%
LIMITS ON INTEREST FOR INTERIM/BRIDGE LOANS							
NONE	66%	55%	74%	56%	75%	33%	64%
REASONABLE	3%	3%	6%	8%	13%	—	5%
NEGOTIABLE; VARIES	5%	3%	—	8%	—	—	4%
FOR LOANS UP TO EQUITY IN OLD HOME	2%	6%	3%	8%	—	—	4%
1-2 MONTHS	1%	6%	3%	8%	—	33%	4%
3-5 MONTHS	9%	16%	3%	4%	13%	—	8%
6 MONTHS OR LONGER	9%	3%	3%	8%	—	33%	7%
UP TO 10% INTEREST	1%	3%	—	—	—	—	1%
10% - 14%	1%	—	—	—	—	—	1%
OTHER LIMITS	2%	3%	9%	—	—	—	3%

TABLE 26

FIRMS HAVING PROBLEMS WITH TRANSFERRED EMPLOYEES GETTING MORTGAGES ON NEW HOMES

	INDUSTRY											
	PETRO-LEUM & GAS	FOOD PREP & DISTR	METALS	MINING	INDUS MACH & EQUIP	BANKING, FINAN, ACCT & INSUR	DIVERSIFIED FINAN SERV	RETAIL & WHOLE	TRANSP	UTILITY	AERON SPACE & ELECT	TOTAL
TOTAL INTERVIEWED	30	51	18	12	83	79	28	22	21	26	25	607
NO ANSWER; DON'T KNOW	4	6	1	1	10	9	2	—	4	2	3	76
TOTAL ANSWERING	26	45	17	11	73	70	26	22	17	24	22	531
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
PROBLEMS IN GETTING MORTGAGES												
HAVE HAD PROBLEMS IN 1983	4%	2%	18%	—	10%	7%	4%	9%	—	8%	—	6%
HAVE NOT HAD PROBLEMS IN 1983	96%	98%	82%	100%	90%	93%	96%	91%	100%	92%	100%	94%

TABLE 26

FIRMS HAVING PROBLEMS WITH TRANSFERRED EMPLOYEES GETTING MORTGAGES ON NEW HOMES

	INDUSTRY (CONTD)										
	BUSINESS MACHS	CHEM & PLAST	PHARM & COS-METICS	HARD, APPL & HSWRS	WOOD & PAPER	RUBBER & RUBBER PROD	TEXTILES	PUBL & PRINT	AUTO-MOTIVE	ALL OTHER	TOTAL
TOTAL INTERVIEWED	18	40	19	17	19	8	17	12	13	49	607
NO ANSWER; DON'T KNOW	4	9	4	2	2	—	—	1	3	9	76
TOTAL ANSWERING	14 100%	31 100%	15 100%	15 100%	17 100%	8 100%	17 100%	11 100%	10 100%	40 100%	531 100%
PROBLEMS IN GETTING MORTGAGES											
HAVE HAD PROBLEMS IN 1983	14%	10%	—	—	—	13%	12%	—	—	5%	6%
HAVE NOT HAD PROBLEMS IN 1983	86%	90%	100%	100%	100%	88%	88%	100%	100%	95%	94%

Merrill Lynch
Relocation Management Inc.

Merrill Lynch

TABLE 26

FIRMS HAVING PROBLEMS WITH TRANSFERRED EMPLOYEES GETTING MORTGAGES ON NEW HOMES

	NUMBER OF TRANSFERRED HOMEOWNERS IN 1983						
	UNDER 25	25-49	50-99	100-249	250-499	500 or more	TOTAL
TOTAL INTERVIEWED	268	104	97	88	28	15	607
NO ANSWER; DON'T KNOW	30	15	8	12	3	4	76
TOTAL ANSWERING	238 100%	89 100%	89 100%	76 100%	25 100%	11 100%	531 100%
PROBLEMS IN GETTING MORTGAGES							
HAVE HAD PROBLEMS IN 1983	3%	3%	8%	11%	16%	18%	6%
HAVE NOT HAD PROBLEMS IN 1983	97%	97%	92%	89%	84%	82%	94%

TABLE 27

STEPS FIRMS HAVE TAKEN OR ARE CONSIDERING TO HELP EMPLOYEES GET MORTGAGE FINANCING

	INDUSTRY											
	PETRO-LEUM & GAS	FOOD PREP & DISTR	METALS	MINING	INDUS MACH & EQUIP	BANKING, FINAN. ACCT & INSUR	DIVERSIFIED FINAN SERV	RETAIL & WHOLE	TRANSP	UTILITY	AERON SPACE & ELECT	TOTAL
TOTAL INTERVIEWED	30	51	18	12	83	79	28	22	21	26	25	607
NO ANSWER; DON'T KNOW	1	—	—	—	—	3	—	—	—	—	—	5
TOTAL ANSWERING	29 100%	51 100%	18 100%	12 100%	83 100%	76 100%	28 100%	22 100%	21 100%	26 100%	25 100%	602 100%
STEPS TAKEN TO HELP EMPLOYEES GET MORTGAGES												
NOTHING	79%	82%	83%	92%	67%	54%	46%	68%	81%	73%	84%	74%
REFER TO BANKS	—	—	—	8%	10%	1%	11%	9%	—	—	—	3%
COMPANY PROVIDES MORTGAGES	3%	—	6%	—	1%	32%	39%	—	—	—	—	6%
USE RELOCATION FIRM OR LENDING INSTITUTION TO HELP OBTAIN FINANCING	14%	12%	6%	—	6%	9%	—	9%	10%	8%	8%	8%
CONSIDERING RELOCATION FIRM OR LENDING INSTITUTION	3%	—	—	—	1%	—	—	—	—	—	—	1%
PROVIDE INTEREST FREE LOANS FOR DOWN PAYMENTS	—	2%	6%	—	2%	—	—	5%	5%	—	—	1%
GUARANTEEING LOANS	—	—	—	—	4%	—	—	—	—	4%	—	1%
PROVIDING MORTGAGE BUY-DOWNS	—	—	—	—	1%	—	—	—	—	—	—	—
PROVIDING MORTGAGE SUBSIDY PAYMENTS OR ALLOWANCES TO USE AS DOWN PAYMENTS	—	—	—	—	—	1%	—	—	—	—	—	—
USING OWN INFLUENCE ON LENDERS	—	2%	—	—	5%	3%	—	9%	—	8%	—	2%
LOOKING AT PROBLEM NOW	—	2%	—	—	—	—	—	—	—	8%	4%	1%
ALL OTHER STEPS	—	—	—	—	2%	—	4%	—	5%	—	4%	1%

TABLE 27

STEPS FIRMS HAVE TAKEN OR ARE CONSIDERING TO HELP EMPLOYEES GET MORTGAGE FINANCING

	INDUSTRY (CONTD)										
	BUSINESS MACHS	CHEM & PLAST	PHARM & COS-METICS	HARD, APPL & HSWRS	WOOD & PAPER	RUBBER & RUBBER PROD	TEXTILES	PUBL & PRINT	AUTO-MOTIVE	ALL OTHER	TOTAL
TOTAL INTERVIEWED	18	40	19	17	19	8	17	12	13	49	607
NO ANSWER; DON'T KNOW	—	1	—	—	—	—	—	—	—	—	5
TOTAL ANSWERING	18 100%	39 100%	19 100%	17 100%	19 100%	8 100%	17 100%	12 100%	13 100%	49 100%	602 100%
STEPS TAKEN TO HELP EMPLOYEES GET MORTGAGES											
NOTHING	72%	82%	74%	88%	89%	100%	88%	75%	92%	80%	74%
REFER TO BANKS	6%	3%	11%	6%	—	—	—	—	—	2%	3%
COMPANY PROVIDES MORTGAGES	—	—	5%	—	—	—	—	—	—	—	6%
USE RELOCATION FIRM OR LENDING INSTITUTION TO HELP OBTAIN FINANCING	6%	5%	5%	6%	11%	—	6%	25%	—	10%	8%
CONSIDERING RELOCATION FIRM OR LENDING INSTITUTION	—	3%	5%	—	—	—	—	—	—	—	1%
PROVIDE INTEREST FREE LOANS FOR DOWN PAYMENTS	—	—	—	—	—	—	6%	—	—	2%	1%
GUARANTEEING LOANS	—	—	—	—	—	—	—	—	—	—	1%
PROVIDING MORTGAGE BUY-DOWNS	—	—	—	—	—	—	—	—	—	2%	—
PROVIDING MORTGAGE SUBSIDY PAYMENTS OR ALLOWANCES TO USE AS DOWN PAYMENTS	—	—	—	—	—	—	—	—	—	—	—
USING OWN INFLUENCE ON LENDERS	6%	—	—	—	—	—	—	—	—	2%	2%
LOOKING AT PROBLEM NOW	11%	5%	—	—	—	—	—	—	—	2%	1%
ALL OTHER STEPS	—	3%	—	—	—	—	—	—	8%	—	1%

TABLE 27

STEPS FIRMS HAVE TAKEN OR ARE CONSIDERING TO HELP EMPLOYEES GET MORTGAGE FINANCING

	NUMBER OF TRANSFERRED HOMEOWNERS IN 1983						
	UNDER 25	25-49	50-99	100-249	250-499	500 or more	TOTAL
TOTAL INTERVIEWED	268	104	97	88	28	15	607
NO ANSWER; DON'T KNOW	3	1	—	1	—	—	5
TOTAL ANSWERING	265 100%	103 100%	97 100%	87 100%	28 100%	15 100%	602 100%
STEPS TAKEN TO HELP EMPLOYEES GET MORTGAGES							
NOTHING	79%	70%	74%	67%	75%	67%	74%
REFER TO BANKS	4%	5%	1%	2%	4%	—	3%
COMPANY PROVIDES MORTGAGES	6%	5%	9%	7%	4%	13%	6%
USE RELOCATION FIRM OR LENDING INSTITUTION TO HELP OBTAIN FINANCING	3%	12%	8%	15%	14%	7%	8%
CONSIDERING RELOCATION FIRM OR LENDING INSTITUTION	—	—	2%	1%	—	—	1%
PROVIDE INTEREST FREE LOANS FOR DOWN PAYMENTS	2%	2%	—	1%	—	—	1%
GUARANTEEING LOANS	—	2%	1%	—	—	—	1%
PROVIDING MORTGAGE BUY-DOWNS	—	—	—	1%	—	—	—
PROVIDING MORTGAGE SUBSIDY PAYMENTS OR ALLOWANCES TO USE AS DOWN PAYMENTS	—	—	—	—	—	—	—
USING OWN INFLUENCE ON LENDERS	4%	2%	1%	—	—	—	2%
LOOKING AT PROBLEM NOW	—	2%	2%	3%	—	13%	1%
ALL OTHER STEPS	—	1%	1%	2%	4%	—	1%

TABLE 28

FIRMS HAVING DIFFICULTIES WITH EMPLOYEES ACCEPTING TRANSFERS INTO HIGH COST OF LIVING AREAS

	INDUSTRY											
	PETRO-LEUM & GAS	FOOD PREP & DISTR	METALS	MINING	INDUS MACH & EQUIP	BANKING, FINAN. ACCT & INSUR	DIVERSIFIED FINAN SERV	RETAIL & WHOLE	TRANSP	UTILITY	AERON SPACE & ELECT	TOTAL
TOTAL INTERVIEWED	30	51	18	12	83	79	28	22	21	26	25	607
NO ANSWER; DON'T KNOW	4	4	3	—	6	10	3	2	1	2	—	53
TOTAL ANSWERING	26 100%	47 100%	15 100%	12 100%	77 100%	69 100%	25 100%	20 100%	20 100%	24 100%	25 100%	554 100%
DIFFICULTIES												
HAVE HAD DIFFICULTIES	12%	36%	33%	17%	38%	14%	32%	30%	35%	13%	52%	33%
HAVE NOT HAD DIFFICULTIES	88%	64%	67%	83%	62%	86%	68%	70%	65%	88%	48%	67%

TABLE 28

FIRMS HAVING DIFFICULTIES WITH EMPLOYEES ACCEPTING TRANSFERS INTO HIGH COST OF LIVING AREAS

	INDUSTRY (CONTD)										
	BUSINESS MACHS	CHEM & PLAST	PHARM & COS-METICS	HARD. APPL & HSWRS	WOOD & PAPER	RUBBER & RUBBER PROD	TEXTILES	PUBL & PRINT	AUTO-MOTIVE	ALL OTHER	TOTAL
TOTAL INTERVIEWED	18	40	19	17	19	8	17	12	13	49	607
NO ANSWER, DON'T KNOW	—	7	2	—	1	—	—	—	1	7	53
TOTAL ANSWERING	18 100%	33 100%	17 100%	17 100%	18 100%	8 100%	17 100%	12 100%	12 100%	42 100%	554 100%
DIFFICULTIES											
HAVE HAD DIFFICULTIES	67%	42%	53%	24%	56%	25%	18%	25%	50%	40%	33%
HAVE NOT HAD DIFFICULTIES	33%	58%	47%	76%	44%	75%	82%	75%	50%	60%	67%

TABLE 28

FIRMS HAVING DIFFICULTIES WITH EMPLOYEES ACCEPTING TRANSFERS INTO HIGH COST OF LIVING AREAS

	NUMBER OF TRANSFERRED HOMEOWNERS IN 1983						
	UNDER 25	25-49	50-99	100-249	250-499	500 or more	TOTAL
TOTAL INTERVIEWED	268	104	97	88	28	15	607
NO ANSWER; DON'T KNOW	19	12	7	11	3	1	53
TOTAL ANSWERING	249 100%	92 100%	90 100%	77 100%	25 100%	14 100%	554 100%
DIFFICULTIES							
HAVE HAD DIFFICULTIES	26%	35%	31%	47%	40%	71%	33%
HAVE NOT HAD DIFFICULTIES	74%	65%	69%	53%	60%	29%	67%

TABLE 29

FIRMS OFFERING A COST OF LIVING DIFFERENTIAL ALLOWANCE TO COMPENSATE EMPLOYEES FOR THE DIFFERENCES IN COST OF LIVING BETWEEN AREAS

	INDUSTRY											
	PETRO-LEUM & GAS	FOOD PREP & DISTR	METALS	MINING	INDUS MACH & EQUIP	BANKING, FINAN, ACCT & INSUR	DIVERSIFIED FINAN SERV	RETAIL & WHOLE	TRANSP	UTILITY	AERON SPACE & ELECT	TOTAL
TOTAL INTERVIEWED	30	51	18	12	83	79	28	22	21	26	25	607
NO ANSWER; DON'T KNOW	—	1	1	—	—	2	2	2	—	1	—	15
TOTAL ANSWERING	30 100%	50 100%	17 100%	12 100%	83 100%	77 100%	26 100%	20 100%	21 100%	25 100%	25 100%	592 100%
COST OF LIVING DIFFERENTIAL ALLOWANCE												
DO OFFER	30%	16%	6%	17%	22%	26%	38%	15%	24%	16%	20%	22%
DO NOT OFFER	70%	84%	94%	83%	78%	74%	62%	85%	76%	84%	80%	78%

TABLE 29

FIRMS OFFERING A COST OF LIVING DIFFERENTIAL ALLOWANCE TO COMPENSATE EMPLOYEES FOR THE DIFFERENCES IN COST OF LIVING BETWEEN AREAS

	INDUSTRY (CONTD)										
	BUSINESS MACHS	CHEM & PLAST	PHARM & COS-METICS	HARD, APPL & HSWRS	WOOD & PAPER	RUBBER & RUBBER PROD	TEXTILES	PUBL & PRINT	AUTO-MOTIVE	ALL OTHER	TOTAL
TOTAL INTERVIEWED	18	40	19	17	19	8	17	12	13	49	607
NO ANSWER: DON'T KNOW	—	1	—	1	1	1	—	—	1	1	15
TOTAL ANSWERING	18 100%	39 100%	19 100%	16 100%	18 100%	7 100%	17 100%	12 100%	12 100%	48 100%	592 100%
COST OF LIVING DIFFERENTIAL ALLOWANCE											
DO OFFER	17%	36%	26%	—	33%	14%	6%	25%	8%	27%	22%
DO NOT OFFER	83%	64%	74%	100%	67%	86%	94%	75%	92%	73%	78%

TABLE 29

FIRMS OFFERING A COST OF LIVING DIFFERENTIAL ALLOWANCE TO COMPENSATE EMPLOYEES FOR THE DIFFERENCES IN COST OF LIVING BETWEEN AREAS

	NUMBER OF TRANSFERRED HOMEOWNERS IN 1983						
	UNDER 25	25-49	50-99	100-249	250-499	500 or more	TOTAL
TOTAL INTERVIEWED	268	104	97	88	28	15	607
NO ANSWER; DON'T KNOW	8	2	3	2	—	—	15
TOTAL ANSWERING	260 100%	102 100%	94 100%	86 100%	28 100%	15 100%	592 100%
COST OF LIVING DIFFERENTIAL ALLOWANCE							
DO OFFER	18%	21%	22%	33%	36%	27%	22%
DO NOT OFFER	82%	79%	78%	67%	64%	73%	78%

TABLE 30
HOW COST OF LIVING DIFFERENTIAL IS DETERMINED

	INDUSTRY											
	PETRO-LEUM & GAS	FOOD PREP & DISTR	METALS	MINING	INDUS MACH & EQUIP	BANKING, FINAN, ACCT & INSUR	DIVERSIFIED FINAN SERV	RETAIL & WHOLE	TRANSP	UTILITY	AERON SPACE & ELECT	TOTAL
TOTAL WHO OFFER	9	8	1	2	18	20	10	3	5	4	5	132
NO ANSWER; DON'T KNOW	—	—	—	—	—	—	—	—	—	—	—	5
TOTAL ANSWERING	9 100%	8 100%	1 100%	2 100%	18 100%	20 100%	10 100%	3 100%	5 100%	4 100%	5 100%	127 100%
METHOD OF DETERMINING COST OF LIVING DIFFERENTIAL												
USE DIFFERENCE IN A MARKET BASKET OF GOODS	22%	25%	100%	50%	28%	25%	10%	33%	20%	—	40%	20%
USE DIFFERENCE IN COST OF HOUSING ONLY	11%	13%	—	—	11%	10%	30%	33%	20%	—	20%	13%
USE A FIXED PERCENT FOR GIVEN AREAS	56%	25%	—	—	44%	40%	—	—	40%	100%	—	34%
USE FORMULA BASED ON LABOR, CPI OR OTHER GOVERNMENT STATISTICS	—	—	—	—	—	5%	—	33%	—	—	—	6%
USE FORMULA/REPORTS FROM OUTSIDE SERVICES SUCH AS RUNZHEIMER	—	13%	—	50%	6%	5%	20%	—	—	—	—	9%
FORMULA INCLUDES DIFFERENCE IN TAXES AS WELL AS HOUSING AND/OR MARKET BASKET COSTS	11%	—	—	—	6%	5%	—	—	—	—	20%	5%
BASED ON SALARY OF INDIVIDUAL	—	13%	—	—	6%	—	20%	33%	20%	—	—	9%
NO SET FORMULA; DETERMINED INDIVIDUALLY	—	—	—	—	—	10%	10%	—	—	—	20%	3%
ALL OTHER METHODS	—	13%	—	—	—	5%	10%	—	—	—	—	2%

TABLE 30

HOW COST OF LIVING DIFFERENTIAL IS DETERMINED

	INDUSTRY (CONTD)										
	BUSINESS MACHS	CHEM & PLAST	PHARM & COS-METICS	HARD. APPL & HSWRS	WOOD & PAPER	RUBBER & RUBBER PROD	TEXTILES	PUBL & PRINT	AUTO-MOTIVE	ALL OTHER	TOTAL
TOTAL WHO OFFER	3	14	5	—	6	1	1	3	1	13	132
NO ANSWER; DON'T KNOW	—	2	—	—	1	—	—	—	—	2	5
TOTAL ANSWERING	3 100%	12 100%	5 100%	— —	5 100%	1 100%	1 100%	3 100%	1 100%	11 100%	127 100%
METHOD OF DETERMINING COST OF LIVING DIFFERENTIAL											
USE DIFFERENCE IN A MARKET BASKET OF GOODS	—	—	20%	—	20%	—	—	—	—	27%	20%
USE DIFFERENCE IN COST OF HOUSING ONLY	67%	8%	—	—	20%	—	—	—	—	9%	13%
USE A FIXED PERCENT FOR GIVEN AREAS	33%	33%	40%	—	40%	—	100%	67%	—	18%	34%
USE FORMULA BASED ON LABOR, CPI OR OTHER GOVERNMENT STATISTICS	—	17%	—	—	—	100%	—	—	—	18%	6%
USE FORMULA/REPORTS FROM OUTSIDE SERVICES SUCH AS RUNZHEIMER	—	17%	—	—	20%	—	—	33%	—	9%	9%
FORMULA INCLUDES DIFFERENCE IN TAXES AS WELL AS HOUSING AND/OR MARKET BASKET COSTS	—	17%	—	—	—	—	—	—	—	—	5%
BASED ON SALARY OF INDIVIDUAL	—	8%	20%	—	—	—	—	—	100%	18%	9%
NO SET FORMULA; DETERMINED INDIVIDUALLY	—	—	—	—	—	—	—	—	—	—	3%
ALL OTHER METHODS	—	—	—	—	—	—	—	—	—	—	2%

TABLE 30

HOW COST OF LIVING DIFFERENTIAL IS DETERMINED

	NUMBER OF TRANSFERRED HOMEOWNERS IN 1983						
	UNDER 25	25-49	50-99	100-249	250-499	500 or more	TOTAL
TOTAL WHO OFFER	46	21	21	28	10	4	132
NO ANSWER; DON'T KNOW	—	1	—	2	—	—	5
TOTAL ANSWERING	46 100%	20 100%	21 100%	26 100%	10 100%	4 100%	127 100%
METHOD OF DETERMINING COST OF LIVING DIFFERENTIAL							
USE DIFFERENCE IN A MARKET BASKET OF GOODS	22%	25%	5%	19%	50%	—	20%
USE DIFFERENCE IN COST OF HOUSING ONLY	7%	10%	24%	12%	30%	25%	13%
USE A FIXED PERCENT FOR GIVEN AREAS	39%	25%	38%	42%	—	25%	34%
USE FORMULA BASED ON LABOR, CPI OR OTHER GOVERNMENT STATISTICS	4%	5%	10%	—	10%	25%	6%
USE FORMULA/REPORTS FROM OUTSIDE SERVICES SUCH AS RUNZHEIMER	7%	15%	14%	8%	—	—	9%
FORMULA INCLUDES DIFFERENCE IN TAXES AS WELL AS HOUSING AND/OR MARKET BASKET COSTS	2%	—	10%	4%	10%	25%	5%
BASED ON SALARY OF INDIVIDUAL	13%	20%	—	4%	—	—	9%
NO SET FORMULA; DETERMINED INDIVIDUALLY	7%	—	—	4%	—	—	3%
ALL OTHER METHODS	—	5%	5%	4%	—	—	2%

TABLE 31

TYPE OF COST OF LIVING DIFFERENTIAL PAYMENT MADE

	INDUSTRY											
	PETRO-LEUM & GAS	FOOD PREP & DISTR	METALS	MINING	INDUS MACH & EQUIP	BANKING, FINAN. ACCT & INSUR	DIVERSIFIED FINAN SERV	RETAIL & WHOLE	TRANSP	UTILITY	AERON SPACE & ELECT	TOTAL
TOTAL WHO OFFER	9	8	1	2	18	20	10	3	5	4	5	132
NO ANSWER; DON'T KNOW	—	1	—	—	—	—	—	—	1	—	—	5
TOTAL ANSWERING	9 100%	7 100%	1 100%	2 100%	18 100%	20 100%	10 100%	3 100%	4 100%	4 100%	5 100%	127 100%
TYPE OF PAYMENT												
SALARY SUPPLEMENT IN EACH PAY PERIOD	78%	43%	—	50%	50%	70%	40%	100%	75%	50%	60%	57%
QUARTERLY/SEMI-ANNUAL PAYMENT	22%	43%	100%	—	17%	15%	20%	—	25%	—	—	15%
ANNUAL PAYMENT	—	—	—	50%	6%	—	20%	—	—	—	—	10%
ONE LUMP SUM PAYMENT AT TIME OF MOVE	—	14%	—	—	28%	15%	20%	—	—	50%	40%	17%
EMPLOYEE CAN CHOOSE	—	—	—	—	—	—	—	—	—	—	—	—

TABLE 31

TYPE OF COST OF LIVING DIFFERENTIAL PAYMENT MADE

	INDUSTRY (CONTD)										
	BUSINESS MACHS	CHEM & PLAST	PHARM & COS-METICS	HARD, APPL & HSWRS	WOOD & PAPER	RUBBER & RUBBER PROD	TEXTILES	PUBL & PRINT	AUTO-MOTIVE	ALL OTHER	TOTAL
TOTAL WHO OFFER	3	14	5	—	6	1	1	3	1	13	132
NO ANSWER; DON'T KNOW	—	2	—	—	—	—	—	—	—	1	5
TOTAL ANSWERING	3 100%	12 100%	5 100%	— —	6 100%	1 100%	1 100%	3 100%	1 100%	12 100%	127 100%
TYPE OF PAYMENT											
SALARY SUPPLEMENT IN EACH PAY PERIOD	33%	50%	40%	—	50%	—	100%	—	—	92%	57%
QUARTERLY/SEMI-ANNUAL PAYMENT	33%	25%	—	—	—	—	—	—	—	—	15%
ANNUAL PAYMENT	—	8%	40%	—	33%	100%	—	67%	—	8%	10%
ONE LUMP SUM PAYMENT AT TIME OF MOVE	33%	17%	20%	—	17%	—	—	33%	100%	—	17%
EMPLOYEE CAN CHOOSE	—	—	—	—	—	—	—	—	—	—	—

TABLE 31
TYPE OF COST OF LIVING DIFFERENTIAL PAYMENT MADE

	NUMBER OF TRANSFERRED HOMEOWNERS IN 1983						
	UNDER 25	25-49	50-99	100-249	250-499	500 or more	TOTAL
TOTAL WHO OFFER	46	21	21	28	10	4	132
NO ANSWER; DON'T KNOW	1	1	—	2	—	—	5
TOTAL ANSWERING	45 100%	20 100%	21 100%	26 100%	10 100%	4 100%	127 100%
TYPE OF PAYMENT							
SALARY SUPPLEMENT IN EACH PAY	—	—	—	—	—	—	—
PERIOD	69%	60%	48%	46%	50%	50%	57%
QUARTERLY/SEMI-ANNUAL PAYMENT	9%	10%	19%	27%	10%	25%	15%
ANNUAL PAYMENT	9%	5%	19%	12%	10%	—	10%
ONE LUMP SUM PAYMENT AT TIME OF	—	—	—	—	—	—	—
MOVE	13%	25%	14%	15%	30%	25%	17%
EMPLOYEE CAN CHOOSE	—	—	—	—	—	—	—

TABLE 32

LENGTH OF TIME SALARY SUPPLEMENT COST OF LIVING DIFFERENTIAL PAYMENTS ARE MADE

	INDUSTRY											
	PETRO-LEUM & GAS	FOOD PREP & DISTR	METALS	MINING	INDUS MACH & EQUIP	BANKING, FINAN, ACCT & INSUR	DIVERSIFIED FINAN SERV	RETAIL & WHOLE	TRANSP	UTILITY	AERON SPACE & ELECT	TOTAL
TOTAL WHO OFFER SALARY SUPPLEMENTS	9	6	1	2	13	17	8	3	4	2	3	105
NO ANSWER; DON'T KNOW	—	1	—	—	—	—	—	1	—	—	—	5
TOTAL ANSWERING	9 100%	5 100%	1 100%	2 100%	13 100%	17 100%	8 100%	2 100%	4 100%	2 100%	3 100%	100 100%
LENGTH OF TIME												
ONE YEAR	—	—	—	—	—	—	13%	—	—	—	—	1%
TWO YEARS	22%	20%	—	—	—	6%	—	—	50%	—	—	12%
THREE YEARS	22%	20%	100%	50%	31%	12%	38%	—	—	50%	67%	31%
FOUR YEARS	—	20%	—	—	8%	18%	—	—	—	—	—	6%
FIVE YEARS	—	—	—	—	8%	6%	13%	—	—	—	—	4%
MORE THAN FIVE YEARS	11%	—	—	—	—	—	13%	—	—	—	—	2%
AS LONG AS THEY ARE THERE	44%	40%	—	50%	54%	59%	25%	100%	50%	50%	33%	44%

TABLE 32

LENGTH OF TIME SALARY SUPPLEMENT COST OF LIVING DIFFERENTIAL PAYMENTS ARE MADE

	INDUSTRY (CONTD)										
	BUSINESS MACHS	CHEM & PLAST	PHARM & COS-METICS	HARD, APPL & HSWRS	WOOD & PAPER	RUBBER & RUBBER PROD	TEXTILES	PUBL & PRINT	AUTO-MOTIVE	ALL OTHER	TOTAL
TOTAL WHO OFFER SALARY SUPPLEMENTS	2	10	4	—	5	1	1	2	—	12	105
NO ANSWER; DON'T KNOW	—	2	—	—	—	—	—	—	—	1	5
TOTAL ANSWERING	2	8	4	—	5	1	1	2	—	11	100
	100%	100%	100%	—	100%	100%	100%	100%	—	100%	100%
LENGTH OF TIME											
ONE YEAR	—	—	—	—	—	—	—	—	—	—	1%
TWO YEARS	50%	25%	25%	—	—	100%	—	—	—	9%	12%
THREE YEARS	—	50%	25%	—	80%	—	—	100%	—	27%	31%
FOUR YEARS	—	—	25%	—	—	—	—	—	—	—	6%
FIVE YEARS	—	—	—	—	—	—	—	—	—	9%	4%
MORE THAN FIVE YEARS	—	—	—	—	—	—	—	—	—	—	2%
AS LONG AS THEY ARE THERE	50%	25%	25%	—	20%	—	100%	—	—	55%	44%

TABLE 32

LENGTH OF TIME SALARY SUPPLEMENT COST OF LIVING DIFFERENTIAL PAYMENTS ARE MADE

	NUMBER OF TRANSFERRED HOMEOWNERS IN 1983						
	UNDER 25	25-49	50-99	100-249	250-499	500 or more	TOTAL
TOTAL WHO OFFER SALARY SUPPLEMENTS	39	15	18	22	7	3	105
NO ANSWER; DON'T KNOW	2	3	—	—	—	—	5
TOTAL ANSWERING	37	12	18	22	7	3	100
	100%	100%	100%	100%	100%	100%	100%
LENGTH OF TIME							
ONE YEAR	3%	—	—	—	—	—	1%
TWO YEARS	3%	8%	22%	18%	14%	33%	12%
THREE YEARS	30%	17%	33%	36%	43%	33%	31%
FOUR YEARS	8%	8%	—	9%	—	—	6%
FIVE YEARS	3%	8%	—	9%	—	—	4%
MORE THAN FIVE YEARS	3%	—	—	—	—	33%	2%
AS LONG AS THEY ARE THERE	51%	58%	44%	27%	43%	—	44%

TABLE 33

FIRMS PROVIDING A MORTGAGE INTEREST DIFFERENTIAL ALLOWANCE

	INDUSTRY											
	PETRO-LEUM & GAS	FOOD PREP & DISTR	METALS	MINING	INDUS MACH & EQUIP	BANKING, FINAN, ACCT & INSUR	DIVERSIFIED FINAN SERV	RETAIL & WHOLE	TRANSP	UTILITY	AERON SPACE & ELECT	TOTAL
TOTAL INTERVIEWED	30	51	18	12	83	79	28	22	21	26	25	607
NO ANSWER; DON'T KNOW	—	—	—	—	—	2	—	—	—	—	1	6
TOTAL ANSWERING	30 100%	51 100%	18 100%	12 100%	83 100%	77 100%	28 100%	22 100%	21 100%	26 100%	24 100%	601 100%
MORTGAGE INTEREST DIFFERENTIAL ALLOWANCE												
DO PROVIDE	77%	86%	89%	75%	83%	66%	68%	59%	67%	88%	88%	79%
DO NOT PROVIDE	23%	14%	11%	25%	17%	34%	32%	41%	33%	12%	13%	21%

TABLE 33

FIRMS PROVIDING A MORTGAGE INTEREST DIFFERENTIAL ALLOWANCE

	INDUSTRY (CONTD)										
	BUSINESS MACHS	CHEM & PLAST	PHARM & COS-METICS	HARD, APPL & HSWRS	WOOD & PAPER	RUBBER & RUBBER PROD	TEXTILES	PUBL & PRINT	AUTO-MOTIVE	ALL OTHER	TOTAL
TOTAL INTERVIEWED	18	40	19	17	19	8	17	12	13	49	607
NO ANSWER; DON'T KNOW	1	2	—	—	—	—	—	—	—	—	6
TOTAL ANSWERING	17 100%	38 100%	19 100%	17 100%	19 100%	8 100%	17 100%	12 100%	13 100%	49 100%	601 100%
MORTGAGE INTEREST DIFFERENTIAL ALLOWANCE											
DO PROVIDE	65%	97%	100%	76%	89%	75%	76%	75%	85%	78%	79%
DO NOT PROVIDE	35%	3%	—	24%	11%	25%	24%	25%	15%	22%	21%

TABLE 33

FIRMS PROVIDING A MORTGAGE INTEREST DIFFERENTIAL ALLOWANCE

	NUMBER OF TRANSFERRED HOMEOWNERS IN 1983						
	UNDER 25	25-49	50-99	100-249	250-499	500 or more	TOTAL
TOTAL INTERVIEWED	268	104	97	88	28	15	607
NO ANSWER; DON'T KNOW	2	2	1	—	1	—	6
TOTAL ANSWERING	266 100%	102 100%	96 100%	88 100%	27 100%	15 100%	601 100%
MORTGAGE INTEREST DIFFERENTIAL ALLOWANCE							
DO PROVIDE	73%	85%	80%	90%	81%	100%	79%
DO NOT PROVIDE	27%	15%	20%	10%	19%	—	21%

TABLE 34

BASE AMOUNT USED IN CALCULATING MORTGAGE INTEREST DIFFERENTIAL ALLOWANCE

	INDUSTRY											
	PETRO-LEUM & GAS	FOOD PREP & DISTR	METALS	MINING	INDUS MACH & EQUIP	BANKING, FINAN, ACCT & INSUR	DIVERSIFIED FINAN SERV	RETAIL & WHOLE	TRANSP	UTILITY	AERON SPACE & ELECT	TOTAL
TOTAL WHO PROVIDE	23	44	16	9	69	51	19	13	14	23	21	476
NO ANSWER; DON'T KNOW	1	1	1	1	1	2	1	—	1	—	—	13
TOTAL ANSWERING	22 100%	43 100%	15 100%	8 100%	68 100%	49 100%	18 100%	13 100%	13 100%	23 100%	21 100%	463 100%
BASE AMOUNT USED												
ORIGINAL BALANCE ON OLD MORTGAGE	5%	5%	13%	—	16%	4%	6%	38%	23%	4%	14%	12%
CURRENT BALANCE ON OLD MORTGAGE	5%	33%	20%	50%	29%	29%	17%	38%	8%	30%	19%	26%
LESSER OF THE CURRENT BALANCE ON OLD MORTGAGE OR NEW MORTGAGE AMOUNT	41%	12%	20%	—	22%	29%	—	—	23%	26%	14%	21%
PURCHASE PRICE OF NEW HOME LESS EQUITY IN OLD HOME	32%	16%	20%	38%	10%	8%	33%	8%	23%	30%	33%	17%
THE NEW MORTGAGE AMOUNT	5%	21%	13%	—	16%	18%	11%	8%	15%	4%	19%	14%
AVERAGE OF NEW AND OLD MORTGAGES	9%	9%	13%	13%	6%	4%	28%	8%	—	—	—	6%
OTHER FORMULAS	5%	5%	—	—	—	8%	6%	—	8%	4%	—	3%

TABLE 34

BASE AMOUNT USED IN CALCULATING MORTGAGE INTEREST DIFFERENTIAL ALLOWANCE

	INDUSTRY (CONTD)										
	BUSINESS MACHS	CHEM & PLAST	PHARM & COS-METICS	HARD, APPL & HSWRS	WOOD & PAPER	RUBBER & RUBBER PROD	TEXTILES	PUBL & PRINT	AUTO-MOTIVE	ALL OTHER	TOTAL
TOTAL WHO PROVIDE	11	37	19	13	17	6	13	9	11	38	476
NO ANSWER; DON'T KNOW	1	—	—	—	1	—	—	—	—	2	13
TOTAL ANSWERING	10 100%	37 100%	19 100%	13 100%	16 100%	6 100%	13 100%	9 100%	11 100%	36 100%	463 100%
BASE AMOUNT USED											
ORIGINAL BALANCE ON OLD MORTGAGE	20%	16%	16%	8%	25%	17%	8%	22%	—	11%	12%
CURRENT BALANCE ON OLD MORTGAGE	20%	16%	26%	62%	31%	67%	31%	22%	27%	17%	26%
LESSER OF THE CURRENT BALANCE ON OLD MORTGAGE OR NEW MORTGAGE AMOUNT	20%	27%	32%	15%	—	17%	23%	11%	45%	25%	21%
PURCHASE PRICE OF NEW HOME LESS EQUITY IN OLD HOME	40%	14%	11%	—	13%	—	15%	22%	18%	19%	17%
THE NEW MORTGAGE AMOUNT	—	22%	11%	8%	13%	—	8%	22%	—	19%	14%
AVERAGE OF NEW AND OLD MORTGAGES	—	5%	5%	8%	13%	—	—	—	—	6%	6%
OTHER FORMULAS	—	—	—	—	6%	—	15%	—	9%	3%	3%

TABLE 34

BASE AMOUNT USED IN CALCULATING MORTGAGE INTEREST DIFFERENTIAL ALLOWANCE

	NUMBER OF TRANSFERRED HOMEOWNERS IN 1983						
	UNDER 25	25-49	50-99	100-249	250-499	500 or more	TOTAL
TOTAL WHO PROVIDE	193	87	77	79	22	15	476
NO ANSWER; DON'T KNOW	7	1	3	2	—	—	13
TOTAL ANSWERING	186 100%	86 100%	74 100%	77 100%	22 100%	15 100%	463 100%
BASE AMOUNT USED							
ORIGINAL BALANCE ON OLD MORTGAGE	13%	12%	9%	13%	5%	13%	12%
CURRENT BALANCE ON OLD MORTGAGE	29%	26%	30%	23%	18%	7%	26%
LESSER OF THE CURRENT BALANCE ON OLD MORTGAGE OR NEW MORTGAGE AMOUNT	21%	23%	18%	22%	27%	13%	21%
PURCHASE PRICE OF NEW HOME LESS EQUITY IN OLD HOME	15%	15%	22%	17%	18%	40%	17%
THE NEW MORTGAGE AMOUNT	11%	19%	11%	14%	32%	20%	14%
AVERAGE OF NEW AND OLD MORTGAGES	7%	6%	7%	5%	—	7%	6%
OTHER FORMULAS	4%	—	4%	5%	—	—	3%

TABLE 35

FORMULAS USED TO DETERMINE DIFFERENCE BETWEEN INTEREST RATES WHEN CALCULATING MORTGAGE INTEREST DIFFERENTIAL ALLOWANCE

	INDUSTRY											
	PETRO-LEUM & GAS	FOOD PREP & DISTR	METALS	MINING	INDUS MACH & EQUIP	BANKING, FINAN, ACCT & INSUR	DIVERSIFIED FINAN SERV	RETAIL & WHOLE	TRANSP	UTILITY	AERON SPACE & ELECT	TOTAL
TOTAL WHO PROVIDE	23	44	16	9	69	51	19	13	14	23	21	476
NO ANSWER; DON'T KNOW	1	1	—	—	—	1	1	—	—	—	—	7
TOTAL ANSWERING	22 100%	43 100%	16 100%	9 100%	69 100%	50 100%	18 100%	13 100%	14 100%	23 100%	21 100%	469 100%
FORMULA USED TO CALCULATE DIFFERENCE												
NEW MINUS OLD INTEREST RATE	82%	72%	75%	67%	75%	60%	50%	85%	71%	57%	86%	71%
NEW MINUS OLD INTEREST RATE MINUS ONE OR TWO PERCENT	5%	7%	6%	—	10%	6%	—	8%	21%	22%	—	8%
NEW INTEREST RATE MINUS A FIXED BASE PERCENT	—	2%	—	22%	3%	12%	11%	8%	7%	—	5%	5%
NEW MINUS OLD INTEREST RATE WITH A LIMIT ON THE DIFFERENCE	9%	14%	19%	11%	12%	18%	33%	—	—	17%	10%	14%
OTHER FORMULAS	5%	5%	—	—	—	4%	6%	—	—	4%	—	2%

TABLE 35

FORMULAS USED TO DETERMINE DIFFERENCE BETWEEN INTEREST RATES WHEN CALCULATING MORTGAGE INTEREST DIFFERENTIAL ALLOWANCE

	INDUSTRY (CONTD)										
	BUSINESS MACHS	CHEM & PLAST	PHARM & COS-METICS	HARD, APPL & HSWRS	WOOD & PAPER	RUBBER & RUBBER PROD	TEXTILES	PUBL & PRINT	AUTO-MOTIVE	ALL OTHER	TOTAL
TOTAL WHO PROVIDE	11	37	19	13	17	6	13	9	11	38	476
NO ANSWER; DON'T KNOW	1	—	—	—	—	—	1	—	—	1	7
TOTAL ANSWERING	10	37	19	13	17	6	12	9	11	37	469
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
FORMULA USED TO CALCULATE DIFFERENCE											
NEW MINUS OLD INTEREST RATE	40%	70%	89%	69%	76%	67%	92%	56%	64%	78%	71%
NEW MINUS OLD INTEREST RATE MINUS ONE OR TWO PERCENT	30%	3%	5%	8%	6%	33%	—	22%	27%	—	8%
NEW INTEREST RATE MINUS A FIXED BASE PERCENT	—	3%	—	—	12%	—	—	—	9%	5%	5%
NEW MINUS OLD INTEREST RATE WITH A LIMIT ON THE DIFFERENCE	30%	22%	5%	15%	6%	--	8%	22%	—	16%	14%
OTHER FORMULAS	—	3%	—	8%	—	—	—	—	—	—	2%

TABLE 35

FORMULAS USED TO DETERMINE DIFFERENCE BETWEEN INTEREST RATES WHEN CALCULATING MORTGAGE INTEREST DIFFERENTIAL ALLOWANCE

	NUMBER OF TRANSFERRED HOMEOWNERS IN 1983						
	UNDER 25	25-49	50-99	100-249	250-499	500 or more	TOTAL
TOTAL WHO PROVIDE	193	87	77	79	22	15	476
NO ANSWER; DON'T KNOW	4	—	1	2	—	—	7
TOTAL ANSWERING	189 100%	87 100%	76 100%	77 100%	22 100%	15 100%	469 100%
FORMULA USED TO CALCULATE DIFFERENCE							
NEW MINUS OLD INTEREST RATE	69%	75%	80%	69%	64%	67%	71%
NEW MINUS OLD INTEREST RATE MINUS ONE OR TWO PERCENT	— 6%	— 7%	— 8%	— 10%	— 14%	— 13%	— 8%
NEW INTEREST RATE MINUS A FIXED BASE PERCENT	— 6%	— 2%	— 4%	— 5%	— 5%	— —	— 5%
NEW MINUS OLD INTEREST RATE WITH A LIMIT ON THE DIFFERENCE	— 15%	— 14%	— 8%	— 14%	— 14%	— 20%	— 14%
OTHER FORMULAS	3%	2%	—	1%	5%	—	2%

TABLE 36

TIME PERIOD COVERED BY MORTGAGE INTEREST DIFFERENTIAL ALLOWANCE

	INDUSTRY											
	PETRO-LEUM & GAS	FOOD PREP & DISTR	METALS	MINING	INDUS MACH & EQUIP	BANKING, FINAN, ACCT & INSUR	DIVERSIFIED FINAN SERV	RETAIL & WHOLE	TRANSP	UTILITY	AERON SPACE & ELECT	TOTAL
TOTAL WHO PROVIDE	23	44	16	9	69	51	19	13	14	23	21	476
NO ANSWER; DON'T KNOW	1	1	—	—	—	1	1	—	—	—	1	8
TOTAL ANSWERING	22 100%	43 100%	16 100%	9 100%	69 100%	50 100%	18 100%	13 100%	14 100%	23 100%	20 100%	468 100%
TIME PERIOD												
ONE YEAR	—	—	6%	—	1%	—	—	8%	—	4%	—	1%
TWO YEARS	5%	2%	6%	—	13%	8%	6%	15%	14%	4%	5%	9%
THREE YEARS	45%	88%	75%	67%	72%	62%	61%	69%	79%	43%	95%	72%
FOUR YEARS	5%	—	—	—	3%	2%	—	—	—	4%	—	3%
FIVE OR MORE YEARS	41%	2%	13%	22%	10%	24%	22%	8%	7%	43%	—	13%
LIFE OF NEW MORTGAGE	5%	2%	—	11%	—	4%	11%	—	—	—	—	1%
LIFE OF OLD MORTGAGE	—	5%	—	—	—	—	—	—	—	—	—	—

TABLE 36

TIME PERIOD COVERED BY MORTGAGE INTEREST DIFFERENTIAL ALLOWANCE

	INDUSTRY (CONTD)										
	BUSINESS MACHS	CHEM & PLAST	PHARM & COS-METICS	HARD, APPL & HSWRS	WOOD & PAPER	RUBBER & RUBBER PROD	TEXTILES	PUBL & PRINT	AUTO-MOTIVE	ALL OTHER	TOTAL
TOTAL WHO PROVIDE	11	37	19	13	17	6	13	9	11	38	476
NO ANSWER; DON'T KNOW	—	—	—	—	—	—	1	—	—	2	8
TOTAL ANSWERING	11 100%	37 100%	19 100%	13 100%	17 100%	6 100%	12 100%	9 100%	11 100%	36 100%	468 100%
TIME PERIOD											
ONE YEAR	—	—	—	—	—	—	—	11%	9%	—	1%
TWO YEARS	18%	8%	5%	23%	12%	—	17%	—	—	14%	9%
THREE YEARS	64%	68%	84%	69%	88%	100%	67%	89%	73%	75%	72%
FOUR YEARS	—	11%	11%	—	—	—	8%	—	—	6%	3%
FIVE OR MORE YEARS	18%	14%	—	8%	—	—	8%	—	18%	6%	13%
LIFE OF NEW MORTGAGE	—	—	—	—	—	—	—	—	—	—	1%
LIFE OF OLD MORTGAGE	—	—	—	—	—	—	—	—	—	—	—

TABLE 36

TIME PERIOD COVERED BY MORTGAGE INTEREST DIFFERENTIAL ALLOWANCE

	NUMBER OF TRANSFERRED HOMEOWNERS IN 1983						
	UNDER 25	25-49	50-99	100-249	250-499	500 or more	TOTAL
TOTAL WHO PROVIDE	193	87	77	79	22	15	476
NO ANSWER; DON'T KNOW	3	—	1	4	—	—	8
TOTAL ANSWERING	190 100%	87 100%	76 100%	75 100%	22 100%	15 100%	468 100%
TIME PERIOD							
ONE YEAR	2%	1%	—	1%	—	—	1%
TWO YEARS	6%	10%	9%	12%	14%	7%	9%
THREE YEARS	74%	76%	71%	68%	68%	47%	72%
FOUR YEARS	2%	5%	3%	3%	5%	7%	3%
FIVE OR MORE YEARS	14%	7%	16%	12%	14%	40%	13%
LIFE OF NEW MORTGAGE	2%	—	1%	3%	—	—	1%
LIFE OF OLD MORTGAGE	—	1%	—	1%	—	—	—

TABLE 37

COMPANY'S POLICY FOR PAYING OUT MORTGAGE INTEREST DIFFERENTIAL ALLOWANCE

	INDUSTRY											
	PETRO-LEUM & GAS	FOOD PREP & DISTR	METALS	MINING	INDUS MACH & EQUIP	BANKING, FINAN, ACCT & INSUR	DIVERSIFIED FINAN SERV	RETAIL & WHOLE	TRANSP	UTILITY	AERON SPACE & ELECT	TOTAL
TOTAL WHO PROVIDE	23	44	16	9	69	51	19	13	14	23	21	476
NO ANSWER; DON'T KNOW	—	—	—	—	—	—	1	—	—	—	—	1
TOTAL ANSWERING	23 100%	44 100%	16 100%	9 100%	69 100%	51 100%	18 100%	13 100%	14 100%	23 100%	21 100%	475 100%
POLICY												
PAY LUMP SUM AT TIME OF MOVE	—	16%	6%	—	12%	14%	6%	23%	—	4%	10%	9%
WEEKLY OR BI-MONTHLY INSTALLMENTS	13%	7%	—	11%	4%	18%	11%	8%	—	—	10%	7%
MONTHLY INSTALLMENTS	39%	16%	50%	33%	17%	14%	22%	8%	21%	30%	14%	23%
QUARTERLY INSTALLMENTS	13%	11%	6%	22%	25%	6%	17%	—	21%	—	19%	13%
SEMI-ANNUAL INSTALLMENTS	—	5%	6%	—	4%	2%	6%	—	—	—	5%	3%
ANNUAL INSTALLMENTS	35%	43%	31%	33%	33%	41%	28%	54%	57%	61%	43%	42%
INSTALLMENTS IN DECREASING AMOUNTS ANNUALLY	—	2%	—	—	1%	2%	6%	8%	—	—	—	2%
EMPLOYEE CAN CHOOSE INSTALLMENT PLAN	—	—	—	—	3%	4%	6%	—	—	4%	—	1%

TABLE 37

COMPANY'S POLICY FOR PAYING OUT MORTGAGE INTEREST DIFFERENTIAL ALLOWANCE

	INDUSTRY (CONTD)										
	BUSINESS MACHS	CHEM & PLAST	PHARM & COS-METICS	HARD, APPL & HSWRS	WOOD & PAPER	RUBBER & RUBBER PROD	TEXTILES	PUBL & PRINT	AUTO-MOTIVE	ALL OTHER	TOTAL
TOTAL WHO PROVIDE	11	37	19	13	17	6	13	9	11	38	476
NO ANSWER; DON'T KNOW	—	—	—	—	—	—	—	—	—	—	1
TOTAL ANSWERING	11 100%	37 100%	19 100%	13 100%	17 100%	6 100%	13 100%	9 100%	11 100%	38 100%	475 100%
POLICY											
PAY LUMP SUM AT TIME OF MOVE	9%	5%	5%	—	24%	—	15%	—	9%	8%	9%
WEEKLY OR BI-MONTHLY INSTALLMENTS	9%	—	11%	—	6%	17%	8%	—	—	11%	7%
MONTHLY INSTALLMENTS	9%	27%	11%	23%	12%	50%	23%	44%	18%	34%	23%
QUARTERLY INSTALLMENTS	—	—	32%	15%	6%	—	8%	22%	9%	18%	13%
SEMI-ANNUAL INSTALLMENTS	—	3%	5%	8%	—	—	8%	—	9%	3%	3%
ANNUAL INSTALLMENTS	73%	57%	37%	54%	53%	33%	38%	33%	55%	21%	42%
INSTALLMENTS IN DECREASING AMOUNTS ANNUALLY	—	5%	—	—	—	—	—	—	—	5%	2%
EMPLOYEE CAN CHOOSE INSTALLMENT PLAN	—	3%	—	—	—	—	—	—	—	—	1%

TABLE 37

COMPANY'S POLICY FOR PAYING OUT MORTGAGE INTEREST DIFFERENTIAL ALLOWANCE

	NUMBER OF TRANSFERRED HOMEOWNERS IN 1983						
	UNDER 25	25-49	50-99	100-249	250-499	500 or more	TOTAL
TOTAL WHO PROVIDE	193	87	77	79	22	15	476
NO ANSWER; DON'T KNOW	—	—	1	—	—	—	1
TOTAL ANSWERING	193 100%	87 100%	76 100%	79 100%	22 100%	15 100%	475 100%
POLICY							
PAY LUMP SUM AT TIME OF MOVE	8%	14%	7%	9%	14%	7%	9%
WEEKLY OR BI-MONTHLY INSTALLMENTS	6%	10%	4%	10%	9%	7%	7%
MONTHLY INSTALLMENTS	26%	14%	26%	23%	14%	27%	23%
QUARTERLY INSTALLMENTS	15%	20%	11%	4%	9%	13%	13%
SEMI-ANNUAL INSTALLMENTS	3%	2%	1%	8%	—	—	3%
ANNUAL INSTALLMENTS	38%	38%	50%	43%	45%	47%	42%
INSTALLMENTS IN DECREASING AMOUNTS ANNUALLY	— 2%	— 2%	— —	— 3%	— 9%	— —	— 2%
EMPLOYEE CAN CHOOSE INSTALLMENT PLAN	— 3%	— —	— 1%	— 1%	— —	— —	— 1%

TABLE 38

LOANS/MORTGAGES COVERED IN MORTGAGE INTEREST DIFFERENTIAL ALLOWANCE CALCULATION

	INDUSTRY											
	PETRO-LEUM & GAS	FOOD PREP & DISTR	METALS	MINING	INDUS MACH & EQUIP	BANKING, FINAN, ACCT & INSUR	DIVERSIFIED FINAN SERV	RETAIL & WHOLE	TRANSP	UTILITY	AERON SPACE & ELECT	TOTAL
TOTAL WHO PROVIDE	23	44	16	9	69	51	19	13	14	23	21	476
NO ANSWER; DON'T KNOW	—	—	—	—	1	—	1	—	—	1	—	4
TOTAL ANSWERING	23 100%	44 100%	16 100%	9 100%	68 100%	51 100%	18 100%	13 100%	14 100%	22 100%	21 100%	472 100%
LOANS/MORTGAGES COVERED												
FIRST MORTGAGE OR TRUST DEED ONLY	61%	73%	94%	56%	71%	73%	78%	100%	71%	73%	57%	70%
FIRST MORTGAGE OR TRUST DEED AND ANY SECONDARY OR SHORT-TERM FINANCING	39%	27%	6%	44%	29%	27%	22%	—	29%	27%	43%	30%

TABLE 38

LOANS/MORTGAGES COVERED IN MORTGAGE INTEREST DIFFERENTIAL ALLOWANCE CALCULATION

	INDUSTRY (CONTD)										
	BUSINESS MACHS	CHEM & PLAST	PHARM & COS-METICS	HARD, APPL & HSWRS	WOOD & PAPER	RUBBER & RUBBER PROD	TEXTILES	PUBL & PRINT	AUTO-MOTIVE	ALL OTHER	TOTAL
TOTAL WHO PROVIDE	11	37	19	13	17	6	13	9	11	38	476
NO ANSWER; DON'T KNOW	—	—	1	—	—	—	—	—	—	—	4
TOTAL ANSWERING	11 100%	37 100%	18 100%	13 100%	17 100%	6 100%	13 100%	9 100%	11 100%	38 100%	472 100%
LOANS/MORTGAGES COVERED											
FIRST MORTGAGE OR TRUST DEED ONLY	55%	68%	50%	77%	65%	100%	62%	56%	55%	74%	70%
FIRST MORTGAGE OR TRUST DEED AND ANY SECONDARY OR SHORT-TERM FINANCING	45%	32%	50%	23%	35%	—	38%	44%	45%	26%	30%

TABLE 38

LOANS/MORTGAGES COVERED IN MORTGAGE INTEREST DIFFERENTIAL ALLOWANCE CALCULATION

	NUMBER OF TRANSFERRED HOMEOWNERS IN 1983						
	UNDER 25	25-49	50-99	100-249	250-499	500 or more	TOTAL
TOTAL WHO PROVIDE	193	87	77	79	22	15	476
NO ANSWER; DON'T KNOW	1	2	1	—	—	—	4
TOTAL ANSWERING	192 100%	85 100%	76 100%	79 100%	22 100%	15 100%	472 100%
LOANS/MORTGAGES COVERED							
FIRST MORTGAGE OR TRUST DEED ONLY	81%	69%	58%	62%	59%	47%	70%
FIRST MORTGAGE OR TRUST DEED AND ANY SECONDARY OR SHORT-TERM FINANCING	— — 19%	— — 31%	— — 42%	— — 38%	— — 41%	— — 53%	— — 30%

TABLE 39

FIRMS WITH PROVISIONS IN MIDA CALCULATIONS FOR VARIABLE OR ADJUSTABLE RATE MORTGAGES

	INDUSTRY											
	PETRO-LEUM & GAS	FOOD PREP & DISTR	METALS	MINING	INDUS MACH & EQUIP	BANKING, FINAN, ACCT & INSUR	DIVERSIFIED FINAN SERV	RETAIL & WHOLE	TRANSP	UTILITY	AERON SPACE & ELECT	TOTAL
TOTAL WHO PROVIDE	23	44	16	9	69	51	19	13	14	23	21	476
NO ANSWER; DON'T KNOW	—	—	—	—	6	4	1	1	1	1	—	18
TOTAL ANSWERING	23 100%	44 100%	16 100%	9 100%	63 100%	47 100%	18 100%	12 100%	13 100%	22 100%	21 100%	458 100%
PROVISIONS FOR VARIABLE OR ADJUSTABLE RATE MORTGAGES												
DO HAVE PROVISIONS IN MIDA CALCULATION	65%	45%	44%	56%	37%	47%	44%	42%	62%	59%	48%	52%
DO NOT HAVE PROVISIONS IN MIDA CALCULATION	35%	55%	56%	44%	63%	53%	56%	58%	38%	41%	52%	48%

TABLE 39

FIRMS WITH PROVISIONS IN MIDA CALCULATIONS FOR VARIABLE OR ADJUSTABLE RATE MORTGAGES

	INDUSTRY (CONTD)										
	BUSINESS MACHS	CHEM & PLAST	PHARM & COS-METICS	HARD, APPL & HSWRS	WOOD & PAPER	RUBBER & RUBBER PROD	TEXTILES	PUBL & PRINT	AUTO-MOTIVE	ALL OTHER	TOTAL
TOTAL WHO PROVIDE	11	37	19	13	17	6	13	9	11	38	476
NO ANSWER; DON'T KNOW	1	—	—	—	—	—	—	—	—	3	18
TOTAL ANSWERING	10	37	19	13	17	6	13	9	11	35	458
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
PROVISIONS FOR VARIABLE OR ADJUSTABLE RATE MORTGAGES											
DO HAVE PROVISIONS IN MIDA CALCULATION	50%	57%	79%	54%	65%	33%	62%	67%	73%	57%	52%
DO NOT HAVE PROVISIONS IN MIDA CALCULATION	50%	43%	21%	46%	35%	67%	38%	33%	27%	43%	48%

TABLE 39

FIRMS WITH PROVISIONS IN MIDA CALCULATIONS FOR VARIABLE OR ADJUSTABLE RATE MORTGAGES

	NUMBER OF TRANSFERRED HOMEOWNERS IN 1983						
	UNDER 25	25-49	50-99	100-249	250-499	500 or more	TOTAL
TOTAL WHO PROVIDE	193	87	77	79	22	15	476
NO ANSWER; DON'T KNOW	9	5	2	1	1	—	18
TOTAL ANSWERING	184 100%	82 100%	75 100%	78 100%	21 100%	15 100%	458 100%
PROVISIONS FOR VARIABLE OR ADJUSTABLE RATE MORTGAGES							
DO HAVE PROVISIONS IN MIDA CALCULATION	— 38%	— 57%	— 63%	— 65%	— 57%	— 67%	— 52%
DO NOT HAVE PROVISIONS IN MIDA CALCULATION	— 62%	— 43%	— 37%	— 35%	— 43%	— 33%	— 48%

TABLE 40

FIRMS PROVIDING MORTGAGE BUY-DOWNS FOR NEW HOME PURCHASES

	INDUSTRY											
	PETRO-LEUM & GAS	FOOD PREP & DISTR	METALS	MINING	INDUS MACH & EQUIP	BANKING, FINAN, ACCT & INSUR	DIVERSIFIED FINAN SERV	RETAIL & WHOLE	TRANSP	UTILITY	AERON SPACE & ELECT	TOTAL
TOTAL INTERVIEWED	30	51	18	12	83	79	28	22	21	26	25	607
NO ANSWER; DON'T KNOW	1	2	—	—	2	4	2	—	—	—	—	15
TOTAL ANSWERING	29 100%	49 100%	18 100%	12 100%	81 100%	75 100%	26 100%	22 100%	21 100%	26 100%	25 100%	592 100%
MORTGAGE BUY-DOWNS												
FIRM DOES PROVIDE	10%	—	—	—	1%	7%	12%	—	—	—	—	3%
FIRM DOES NOT PROVIDE	90%	100%	100%	100%	99%	93%	88%	100%	100%	100%	100%	97%

TABLE 40

FIRMS PROVIDING MORTGAGE BUY-DOWNS FOR NEW HOME PURCHASES

	INDUSTRY (CONTD)										
	BUSINESS MACHS	CHEM & PLAST	PHARM & COS-METICS	HARD. APPL & HSWRS	WOOD & PAPER	RUBBER & RUBBER PROD	TEXTILES	PUBL & PRINT	AUTO-MOTIVE	ALL OTHER	TOTAL
TOTAL INTERVIEWED	18	40	19	17	19	8	17	12	13	49	607
NO ANSWER; DON'T KNOW	1	1	1	—	—	—	—	—	—	1	15
TOTAL ANSWERING	17 100%	39 100%	18 100%	17 100%	19 100%	8 100%	17 100%	12 100%	13 100%	48 100%	592 100%
MORTGAGE BUY-DOWNS											
FIRM DOES PROVIDE	6%	3%	6%	—	—	—	—	8%	—	4%	3%
FIRM DOES NOT PROVIDE	94%	97%	94%	100%	100%	100%	100%	92%	100%	96%	97%

TABLE 40
FIRMS PROVIDING MORTGAGE BUY-DOWNS FOR NEW HOME PURCHASES

	NUMBER OF TRANSFERRED HOMEOWNERS IN 1983						
	UNDER 25	25-49	50-99	100-249	250-499	500 or more	TOTAL
TOTAL INTERVIEWED	268	104	97	88	28	15	607
NO ANSWER; DON'T KNOW	8	2	2	3	—	—	15
TOTAL ANSWERING	260 100%	102 100%	95 100%	85 100%	28 100%	15 100%	592 100%
MORTGAGE BUY-DOWNS							
FIRM DOES PROVIDE	2%	1%	3%	6%	7%	13%	3%
FIRM DOES NOT PROVIDE	98%	99%	97%	94%	93%	87%	97%

TABLE 41

LENGTH OF TIME BUY-DOWN SUBSIDY IS IN EFFECT

	INDUSTRY											
	PETRO-LEUM & GAS	FOOD PREP & DISTR	METALS	MINING	INDUS MACH & EQUIP	BANKING, FINAN, ACCT & INSUR	DIVERSIFIED FINAN SERV	RETAIL & WHOLE	TRANSP	UTILITY	AERON SPACE & ELECT	TOTAL
TOTAL PROVIDING MORTGAGE	—	—	—	—	—	—	—	—	—	—	—	—
BUY-DOWNS	3	—	—	—	1	5	3	—	—	—	—	18
NO ANSWER;DON'T KNOW	—	—	—	—	—	1	—	—	—	—	—	1
TOTAL ANSWERING	3	—	—	—	1	4	3	—	—	—	—	17
	100%	—	—	—	100%	100%	100%	—	—	—	—	100%
LENGTH OF TIME												
ONE YEAR	33%	—	—	—	—	25%	33%	—	—	—	—	24%
TWO YEARS	—	—	—	—	—	—	—	—	—	—	—	—
THREE YEARS	—	—	—	—	—	—	—	—	—	—	—	12%
FIVE YEARS	—	—	—	—	—	25%	67%	—	—	—	—	24%
LIFE OF MORTGAGE	67%	—	—	—	100%	50%	—	—	—	—	—	41%

TABLE 41
LENGTH OF TIME BUY-DOWN SUBSIDY IS IN EFFECT

	INDUSTRY (CONTD)										
	BUSINESS MACHS	CHEM & PLAST	PHARM & COS-METICS	HARD, APPL & HSWRS	WOOD & PAPER	RUBBER & RUBBER PROD	TEXTILES	PUBL & PRINT	AUTO-MOTIVE	ALL OTHER	TOTAL
TOTAL PROVIDING MORTGAGE BUY-DOWNS	1	1	1	—	—	—	—	1	—	2	18
NO ANSWER;DON'T KNOW	—	—	—	—	—	—	—	—	—	—	1
TOTAL ANSWERING	1	1	1	—	—	—	—	1	—	2	17
	100%	100%	100%	—	—	—	—	100%	—	100%	100%
LENGTH OF TIME											
ONE YEAR	—	—	—	—	—	—	—	100%	—	—	24%
TWO YEARS	—	—	—	—	—	—	—	—	—	—	—
THREE YEARS	—	—	—	—	—	—	—	—	—	100%	12%
FIVE YEARS	100%	—	—	—	—	—	—	—	—	—	24%
LIFE OF MORTGAGE	—	100%	100%	—	—	—	—	—	—	—	41%

TABLE 41

LENGTH OF TIME BUY-DOWN SUBSIDY IS IN EFFECT

	NUMBER OF TRANSFERRED HOMEOWNERS IN 1983						
	UNDER 25	25-49	50-99	100-249	250-499	500 or more	TOTAL
TOTAL PROVIDING MORTGAGE BUY-DOWNS	5	1	3	5	2	2	18
NO ANSWER;DON'T KNOW	1	—	—	—	—	—	1
TOTAL ANSWERING	4 100%	1 100%	3 100%	5 100%	2 100%	2 100%	17 100%
LENGTH OF TIME							
ONE YEAR	50%	—	—	20%	—	50%	24%
TWO YEARS	—	—	—	—	—	—	—
THREE YEARS	—	100%	—	20%	—	—	12%
FIVE YEARS	50%	—	33%	20%	—	—	24%
LIFE OF MORTGAGE	—	—	67%	40%	100%	50%	41%

TABLE 42

WHETHER FIRMS WORK WITH LENDERS DIRECTLY OR USE OUTSIDE SPECIALISTS TO COORDINATE THE MORTGAGE BUY-DOWN PROCESS

	INDUSTRY											
	PETRO-LEUM & GAS	FOOD PREP & DISTR	METALS	MINING	INDUS MACH & EQUIP	BANKING, FINAN, ACCT & INSUR	DIVERSIFIED FINAN SERV	RETAIL & WHOLE	TRANSP	UTILITY	AERON SPACE & ELECT	TOTAL
TOTAL PROVIDING MORTGAGE BUY-DOWNS	— 3	— —	— —	— —	— 1	— 5	— 3	— —	— —	— —	— —	— 18
NO ANSWER/DON'T KNOW	—	—	—	—	—	—	—	—	—	—	—	—
TOTAL ANSWERING	3 100%	— —	— —	— —	1 100%	5 100%	3 100%	— —	— —	— —	— —	18 100%
COORDINATION OF BUY-DOWNS												
USE AN OUTSIDE SPECIALIST TO COORDINATE	33%	—	—	—	100%	20%	—	—	—	—	—	28%
WORK DIRECTLY WITH LENDERS	67%	—	—	—	—	80%	100%	—	—	—	—	72%

TABLE 42

WHETHER FIRMS WORK WITH LENDERS DIRECTLY OR USE OUTSIDE SPECIALISTS TO COORDINATE THE MORTGAGE BUY-DOWN PROCESS

	INDUSTRY (CONTD)										
	BUSINESS MACHS	CHEM & PLAST	PHARM & COS-METICS	HARD, APPL & HSWRS	WOOD & PAPER	RUBBER & RUBBER PROD	TEXTILES	PUBL & PRINT	AUTO-MOTIVE	ALL OTHER	TOTAL
TOTAL PROVIDING MORTGAGE BUY-DOWNS	1	1	1	—	—	—	—	1	—	2	18
NO ANSWER;DON'T KNOW	—	—	—	—	—	—	—	—	—	—	—
TOTAL ANSWERING	1	1	1	—	—	—	—	1	—	2	18
	100%	100%	100%	—	—	—	—	100%	—	100%	100%
COORDINATION OF BUY-DOWNS											
USE AN OUTSIDE SPECIALIST TO COORDINATE	—	—	—	—	—	—	—	100%	—	50%	28%
WORK DIRECTLY WITH LENDERS	100%	100%	100%	—	—	—	—	—	—	50%	72%

TABLE 42

WHETHER FIRMS WORK WITH LENDERS DIRECTLY OR USE OUTSIDE SPECIALISTS TO COORDINATE THE MORTGAGE BUY-DOWN PROCESS

	NUMBER OF TRANSFERRED HOMEOWNERS IN 1983						
	UNDER 25	25-49	50-99	100-249	250-499	500 or more	TOTAL
TOTAL PROVIDING MORTGAGE BUY-DOWNS	5	1	3	5	2	2	18
NO ANSWER;DON'T KNOW	—	—	—	—	—	—	—
TOTAL ANSWERING	5	1	3	5	2	2	18
	100%	100%	100%	100%	100%	100%	100%
COORDINATION OF BUY-DOWNS							
USE AN OUTSIDE SPECIALIST TO	—	—	—	—	—	—	—
COORDINATE	20%	100%	—	40%	50%	—	28%
WORK DIRECTLY WITH LENDERS	80%	—	100%	60%	50%	100%	72%

TABLE 43

WHETHER MORTGAGE BUY-DOWN PROGRAM INSTITUTED IN LIEU OF, OR IN CONJUNCTION WITH A MIDA PROGRAM

	INDUSTRY											
	PETRO-LEUM & GAS	FOOD PREP & DISTR	METALS	MINING	INDUS MACH & EQUIP	BANKING, FINAN. ACCT & INSUR	DIVERSIFIED FINAN SERV	RETAIL & WHOLE	TRANSP	UTILITY	AERON SPACE & ELECT	TOTAL
TOTAL PROVIDING MORTGAGE BUY-DOWNS	— 3	— —	— —	— —	— 1	— 5	— 3	— —	— —	— —	— —	— 18
NO ANSWER;DON'T KNOW	—	—	—	—	—	—	—	—	—	—	—	1
TOTAL ANSWERING	3 100%	— —	— —	— —	1 100%	5 100%	3 100%	— —	— —	— —	— —	17 100%
MORTGAGE BUY-DOWNS AND MIDA PROGRAMS												
BUY-DOWN PROGRAM WAS INSTITUTED IN LIEU OF, OR IN CONJUNCTION WITH MIDA PROGRAM	100%	—	—	—	100%	100%	100%	—	—	—	—	100%
BUY-DOWN PROGRAM WAS NOT INSTITUTED IN LIEU OF, OR IN CONJUNCTION WITH MIDA PROGRAM	—	—	—	—	—	—	—	—	—	—	—	—

TABLE 43

WHETHER MORTGAGE BUY-DOWN PROGRAM INSTITUTED IN LIEU OF, OR IN CONJUNCTION WITH A MIDA PROGRAM

	INDUSTRY (CONTD)										
	BUSINESS MACHS	CHEM & PLAST	PHARM & COS-METICS	HARD. APPL & HSWRS	WOOD & PAPER	RUBBER & RUBBER PROD	TEXTILES	PUBL & PRINT	AUTO-MOTIVE	ALL OTHER	TOTAL
TOTAL PROVIDING MORTGAGE BUY-DOWNS	1	1	1	—	—	—	—	1	—	2	18
NO ANSWER;DON'T KNOW	—	—	—	—	—	—	—	—	—	1	1
TOTAL ANSWERING	1	1	1	—	—	—	—	1	—	1	17
	100%	100%	100%	—	—	—	—	100%	—	100%	100%
MORTGAGE BUY-DOWNS AND MIDA PROGRAMS											
BUY-DOWN PROGRAM WAS INSTITUTED IN LIEU OF, OR IN CONJUNCTION WITH MIDA PROGRAM	100%	100%	100%	—	—	—	—	100%	—	100%	100%
BUY-DOWN PROGRAM WAS NOT INSTITUTED IN LIEU OF, OR IN CONJUNCTION WITH MIDA PROGRAM	—	—	—	—	—	—	—	—	—	—	—

TABLE 43

WHETHER MORTGAGE BUY-DOWN PROGRAM INSTITUTED IN LIEU OF, OR IN CONJUNCTION WITH A MIDA PROGRAM

	NUMBER OF TRANSFERRED HOMEOWNERS IN 1983						
	UNDER 25	25-49	50-99	100-249	250-499	500 or more	TOTAL
TOTAL PROVIDING MORTGAGE BUY-DOWNS	5	1	3	5	2	2	18
NO ANSWER;DON'T KNOW	—	—	—	1	—	—	1
TOTAL ANSWERING	5 100%	1 100%	3 100%	4 100%	2 100%	2 100%	17 100%
MORTGAGE BUY-DOWNS AND MIDA PROGRAMS							
BUY-DOWN PROGRAM WAS INSTITUTED IN LIEU OF, OR IN CONJUNCTION WITH MIDA PROGRAM	— — 100%	— — 100%	— — 100%	— — 100%	— — 100%	— — 100%	— — 100%
BUY-DOWN PROGRAM WAS NOT INSTITUTED IN LIEU OF, OR IN CONJUNCTION WITH MIDA PROGRAM	— — —	— -- —	— — —	— — —	— — —	— — —	— — —

TABLE 44

REASONS FOR INSTITUTING MORTGAGE BUY-DOWNS IN LIEU OF, OR IN CONJUNCTION WITH A MIDA PROGRAM

	INDUSTRY											
	PETROLEUM & GAS	FOOD PREP & DISTR	METALS	MINING	INDUS MACH & EQUIP	BANKING, FINAN, ACCT & INSUR	DIVERSIFIED FINAN SERV	RETAIL & WHOLE	TRANSP	UTILITY	AERON SPACE & ELECT	TOTAL
TOTAL WHO INSTITUTED	3	—	—	—	1	5	3	—	—	—	—	17
NO ANSWER;DON'T KNOW	—	—	—	—	—	1	—	—	—	—	—	3
TOTAL ANSWERING	3 100%	— —	— —	— —	1 100%	4 100%	3 100%	— —	— —	— —	— —	14 100%
REASONS FOR INSTITUTING												
BETTER FOR BOTH EMPLOYEE AND COMPANY	—	—	—	—	—	25%	—	—	—	—	—	14%
MORE COST EFFECTIVE THAN MIDA	100%	—	—	—	100%	50%	33%	—	—	—	—	57%
BECAUSE OF HIGH INTEREST RATES AND LACK OF MORTGAGE MONEY	—	—	—	—	—	—	33%	—	—	—	—	7%
KEY EXECUTIVES WANTED MORE BENEFITS	—	—	—	—	—	—	33%	—	—	—	—	7%
ALL OTHER	—	—	—	—	—	25%	—	—	—	—	—	14%

TABLE 44

REASONS FOR INSTITUTING MORTGAGE BUY-DOWNS IN LIEU OF, OR IN CONJUNCTION WITH A MIDA PROGRAM

	INDUSTRY (CONTD)										
	BUSINESS MACHS	CHEM & PLAST	PHARM & COS-METICS	HARD, APPL & HSWRS	WOOD & PAPER	RUBBER & RUBBER PROD	TEXTILES	PUBL & PRINT	AUTO-MOTIVE	ALL OTHER	TOTAL
TOTAL WHO INSTITUTED	1	1	1	—	—	—	—	1	—	1	17
NO ANSWER;DON'T KNOW	1	—	1	—	—	—	—	—	—	—	3
TOTAL ANSWERING	—	1	—	—	—	—	—	1	—	1	14
	—	100%	—	—	—	—	—	100%	—	100%	100%
REASONS FOR INSTITUTING											
BETTER FOR BOTH EMPLOYEE AND COMPANY	—	—	—	—	—	—	—	—	—	100%	14%
MORE COST EFFECTIVE THAN MIDA	—	100%	—	—	—	—	—	—	—	—	57%
BECAUSE OF HIGH INTEREST RATES AND LACK OF MORTGAGE MONEY	—	—	—	—	—	—	—	—	—	—	7%
KEY EXECUTIVES WANTED MORE BENEFITS	—	—	—	—	—	—	—	—	—	—	7%
ALL OTHER	—	—	—	—	—	—	—	100%	—	—	14%

Merrill Lynch
Relocation Management Inc.

TABLE 44

REASONS FOR INSTITUTING MORTGAGE BUY-DOWNS IN LIEU OF, OR IN CONJUNCTION WITH A MIDA PROGRAM

	NUMBER OF TRANSFERRED HOMEOWNERS IN 1983						
	UNDER 25	25-49	50-99	100-249	250-499	500 or more	TOTAL
TOTAL WHO INSTITUTED	5	1	3	4	2	2	17
NO ANSWER;DON'T KNOW	1	—	—	1	—	1	3
TOTAL ANSWERING	4 100%	1 100%	3 100%	3 100%	2 100%	1 100%	14 100%
REASONS FOR INSTITUTING							
BETTER FOR BOTH EMPLOYEE AND COMPANY	25%	100%	—	—	—	—	14%
MORE COST EFFECTIVE THAN MIDA	—	—	100%	67%	100%	100%	57%
BECAUSE OF HIGH INTEREST RATES AND LACK OF MORTGAGE MONEY	—	—	—	33%	—	—	7%
KEY EXECUTIVES WANTED MORE BENEFITS	25%	—	—	—	—	—	7%
ALL OTHER	50%	—	—	—	—	—	14%

TABLE 45

FIRMS WITH PROGRAMS TO ENCOURAGE EMPLOYEES TO REFINANCE THEIR MORTGAGES

	INDUSTRY											
	PETRO-LEUM & GAS	FOOD PREP & DISTR	METALS	MINING	INDUS MACH & EQUIP	BANKING, FINAN, ACCT & INSUR	DIVERSIFIED FINAN SERV	RETAIL & WHOLE	TRANSP	UTILITY	AERON SPACE & ELECT	TOTAL
TOTAL WITH MIDA OR BUY-DOWN PROGRAM	24	44	16	9	69	53	19	13	14	23	21	479
NO ANSWER;DON'T KNOW	—	2	1	—	—	1	—	—	—	—	—	5
TOTAL ANSWERING	24 100%	42 100%	15 100%	9 100%	69 100%	52 100%	19 100%	13 100%	14 100%	23 100%	21 100%	474 100%
PROGRAMS TO ENCOURAGE EMPLOYEES TO REFINANCE MORTGAGES												
HAVE FORMAL POLICY TO ENCOURAGE EMPLOYEES	25%	10%	7%	22%	6%	12%	11%	15%	—	13%	29%	14%
HANDLED ON A CASE BY CASE BASIS	17%	14%	20%	—	13%	10%	21%	—	7%	4%	5%	12%
HAVE NO PROGRAM OR POLICY TO ENCOURAGE EMPLOYEES	58%	76%	73%	78%	81%	79%	68%	85%	93%	83%	67%	74%

TABLE 45

FIRMS WITH PROGRAMS TO ENCOURAGE EMPLOYEES TO REFINANCE THEIR MORTGAGES

	INDUSTRY (CONTD)										
	BUSINESS MACHS	CHEM & PLAST	PHARM & COS-METICS	HARD. APPL & HSWRS	WOOD & PAPER	RUBBER & RUBBER PROD	TEXTILES	PUBL & PRINT	AUTO-MOTIVE	ALL OTHER	TOTAL
TOTAL WITH MIDA OR BUY-DOWN PROGRAM	11	37	19	13	17	6	13	9	11	38	479
NO ANSWER;DON'T KNOW	—	1	—	—	—	—	—	—	—	—	5
TOTAL ANSWERING	11 100%	36 100%	19 100%	13 100%	17 100%	6 100%	13 100%	9 100%	11 100%	38 100%	474 100%
PROGRAMS TO ENCOURAGE EMPLOYEES TO REFINANCE MORTGAGES											
HAVE FORMAL POLICY TO ENCOURAGE EMPLOYEES	9%	17%	21%	8%	29%	17%	8%	33%	9%	16%	14%
HANDLED ON A CASE BY CASE BASIS	18%	6%	16%	8%	12%	—	15%	11%	18%	18%	12%
HAVE NO PROGRAM OR POLICY TO ENCOURAGE EMPLOYEES	73%	78%	63%	85%	59%	83%	77%	56%	73%	66%	74%

TABLE 45

FIRMS WITH PROGRAMS TO ENCOURAGE EMPLOYEES TO REFINANCE THEIR MORTGAGES

	NUMBER OF TRANSFERRED HOMEOWNERS IN 1983						
	UNDER 25	25-49	50-99	100-249	250-499	500 or more	TOTAL
TOTAL WITH MIDA OR BUY-DOWN PROGRAM	194	87	79	79	22	15	479
NO ANSWER;DON'T KNOW	1	1	1	2	—	—	5
TOTAL ANSWERING	193 100%	86 100%	78 100%	77 100%	22 100%	15 100%	474 100%
PROGRAMS TO ENCOURAGE EMPLOYEES TO REFINANCE MORTGAGES							
HAVE FORMAL POLICY TO ENCOURAGE EMPLOYEES	— 10%	— 12%	— 15%	— 14%	— 32%	— 33%	— 14%
HANDLED ON A CASE BY CASE BASIS	8%	13%	15%	19%	14%	—	12%
HAVE NO PROGRAM OR POLICY TO ENCOURAGE EMPLOYEES	— 82%	— 76%	— 69%	— 66%	— 55%	— 67%	— 74%

TABLE 46

FIRMS WHICH PAY FEES FOR REFINANCING MORTGAGES

	INDUSTRY											
	PETRO-LEUM & GAS	FOOD PREP & DISTR	METALS	MINING	INDUS MACH & EQUIP	BANKING, FINAN. ACCT & INSUR	DIVERSIFIED FINAN SERV	RETAIL & WHOLE	TRANSP	UTILITY	AERON SPACE & ELECT	TOTAL
TOTAL WITH PROGRAM TO ENCOURAGE EMPLOYEES TO REFINANCE MORTGAGES	— 10	— 11	— 4	— 2	— 13	— 11	— 6	— 2	— 1	— 4	— 7	— 122
NO ANSWER; DON'T KNOW	—	1	—	—	—	1	—	—	—	—	—	2
TOTAL ANSWERING	10 100%	10 100%	4 100%	2 100%	13 100%	10 100%	6 100%	2 100%	1 100%	4 100%	7 100%	120 100%
FEES FOR REFINANCING MORTGAGES												
COMPANY WILL PAY FEES FOR REFINANCING	100%	90%	100%	100%	77%	100%	83%	100%	100%	75%	86%	88%
COMPANY WILL NOT PAY FEES FOR REFINANCING	—	10%	—	—	23%	—	17%	—	—	25%	14%	12%

TABLE 46
FIRMS WHICH PAY FEES FOR REFINANCING MORTGAGES

	INDUSTRY (CONTD)										
	BUSINESS MACHS	CHEM & PLAST	PHARM & COS-METICS	HARD, APPL & HSWRS	WOOD & PAPER	RUBBER & RUBBER PROD	TEXTILES	PUBL & PRINT	AUTO-MOTIVE	ALL OTHER	TOTAL
TOTAL WITH PROGRAM TO ENCOURAGE EMPLOYEES TO REFINANCE MORTGAGES	3	8	7	2	7	1	3	4	3	13	122
NO ANSWER; DON'T KNOW	—	—	—	—	—	—	—	—	—	—	2
TOTAL ANSWERING	3 100%	8 100%	7 100%	2 100%	7 100%	1 100%	3 100%	4 100%	3 100%	13 100%	120 100%
FEES FOR REFINANCING MORTGAGES											
COMPANY WILL PAY FEES FOR REFINANCING	67%	88%	86%	100%	71%	100%	100%	100%	100%	85%	88%
COMPANY WILL NOT PAY FEES FOR REFINANCING	33%	13%	14%	—	29%	—	—	—	—	15%	12%

TABLE 46

FIRMS WHICH PAY FEES FOR REFINANCING MORTGAGES

	NUMBER OF TRANSFERRED HOMEOWNERS IN 1983						
	UNDER 25	25-49	50-99	100-249	250-499	500 or more	TOTAL
TOTAL WITH PROGRAM TO ENCOURAGE EMPLOYEES TO REFINANCE MORTGAGES	35	21	25	26	10	5	122
NO ANSWER; DON'T KNOW	1	—	1	—	—	—	2
TOTAL ANSWERING	34 100%	21 100%	24 100%	26 100%	10 100%	5 100%	120 100%
FEES FOR REFINANCING MORTGAGES							
COMPANY WILL PAY FEES FOR REFINANCING	— 88%	— 90%	— 92%	— 85%	— 90%	— 80%	— 88%
COMPANY WILL NOT PAY FEES FOR REFINANCING	— 12%	— 10%	— 8%	— 15%	— 10%	— 20%	— 12%

TABLE 47

FIRMS WHICH COMPENSATE THE EMPLOYEE FOR THE ADDITIONAL TAX LIABILITY ON REFINANCING FEES BY TAX ADDER PAYMENTS

	INDUSTRY											
	PETRO-LEUM & GAS	FOOD PREP & DISTR	METALS	MINING	INDUS MACH & EQUIP	BANKING, FINAN, ACCT & INSUR	DIVERSIFIED FINAN SERV	RETAIL & WHOLE	TRANSP	UTILITY	AERON SPACE & ELECT	TOTAL
TOTAL WHO PAY REFINANCING FEES	10	9	4	2	10	10	5	2	1	3	6	106
NO ANSWER; DON'T KNOW	—	—	—	—	—	1	—	—	—	—	—	2
TOTAL ANSWERING	10 100%	9 100%	4 100%	2 100%	10 100%	9 100%	5 100%	2 100%	1 100%	3 100%	6 100%	104 100%
TAX ADDER PAYMENTS ON REFINANCING FEES												
COMPANY DOES PAY TAX ADDER PAYMENTS	50%	44%	25%	50%	50%	44%	40%	50%	—	33%	17%	38%
COMPANY DOES NOT PAY TAX ADDER PAYMENTS	50%	56%	75%	50%	50%	56%	60%	50%	100%	67%	83%	63%

TABLE 47

FIRMS WHICH COMPENSATE THE EMPLOYEE FOR THE ADDITIONAL TAX LIABILITY ON REFINANCING FEES BY TAX ADDER PAYMENTS

	INDUSTRY (CONTD)										
	BUSINESS MACHS	CHEM & PLAST	PHARM & COS-METICS	HARD, APPL & HSWRS	WOOD & PAPER	RUBBER & RUBBER PROD	TEXTILES	PUBL & PRINT	AUTO-MOTIVE	ALL OTHER	TOTAL
TOTAL WHO PAY REFINANCING FEES	2	7	6	2	5	1	3	4	3	11	106
NO ANSWER; DON'T KNOW	—	—	—	—	—	—	—	—	—	1	2
TOTAL ANSWERING	2 100%	7 100%	6 100%	2 100%	5 100%	1 100%	3 100%	4 100%	3 100%	10 100%	104 100%
TAX ADDER PAYMENTS ON REFINANCING FEES											
COMPANY DOES PAY TAX ADDER PAYMENTS	50%	29%	33%	50%	40%	—	33%	25%	—	40%	38%
COMPANY DOES NOT PAY TAX ADDER PAYMENTS	50%	71%	67%	50%	60%	100%	67%	75%	100%	60%	63%

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TABLE 47

FIRMS WHICH COMPENSATE THE EMPLOYEE FOR THE ADDITIONAL TAX LIABILITY ON REFINANCING FEES BY TAX ADDER PAYMENTS

	NUMBER OF TRANSFERRED HOMEOWNERS IN 1983						
	UNDER 25	25-49	50-99	100-249	250-499	500 or more	TOTAL
TOTAL WHO PAY REFINANCING FEES	30	19	22	22	9	4	106
NO ANSWER; DON'T KNOW	1	—	—	1	—	—	2
TOTAL ANSWERING	29 100%	19 100%	22 100%	21 100%	9 100%	4 100%	104 100%
TAX ADDER PAYMENTS ON REFINANCING FEES							
COMPANY DOES PAY TAX ADDER PAYMENTS	— 41%	— 42%	— 32%	— 29%	— 44%	— 50%	— 38%
COMPANY DOES NOT PAY TAX ADDER PAYMENTS	— 59%	— 58%	— 68%	— 71%	— 56%	— 50%	— 63%

TABLE 48

FIRMS PROVIDING TAX ADDER PAYMENTS TO OFFSET THE TAX LIABILITY ON PAYMENTS TO EMPLOYEES WHICH MAY BE CONSIDERED INCOME

	INDUSTRY											
	PETRO-LEUM & GAS	FOOD PREP & DISTR	METALS	MINING	INDUS MACH & EQUIP	BANKING, FINAN, ACCT & INSUR	DIVERSIFIED FINAN SERV	RETAIL & WHOLE	TRANSP	UTILITY	AERON SPACE & ELECT	TOTAL
TOTAL INTERVIEWED	30	51	18	12	83	79	28	22	21	26	25	607
NO ANSWER; DON'T KNOW	1	3	1	—	3	3	2	1	—	—	1	20
TOTAL ANSWERING	29 100%	48 100%	17 100%	12 100%	80 100%	76 100%	26 100%	21 100%	21 100%	26 100%	24 100%	587 100%
TAX ADDER PAYMENTS												
DO PROVIDE	69%	67%	71%	92%	61%	63%	54%	52%	71%	62%	54%	66%
DO NOT PROVIDE	31%	33%	29%	8%	39%	37%	46%	48%	29%	38%	46%	34%

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TABLE 48

FIRMS PROVIDING TAX ADDER PAYMENTS TO OFFSET THE TAX LIABILITY ON PAYMENTS TO EMPLOYEES WHICH MAY BE CONSIDERED INCOME

	INDUSTRY (CONTD)										
	BUSINESS MACHS	CHEM & PLAST	PHARM & COS-METICS	HARD, APPL & HSWRS	WOOD & PAPER	RUBBER & RUBBER PROD	TEXTILES	PUBL & PRINT	AUTO-MOTIVE	ALL OTHER	TOTAL
TOTAL INTERVIEWED	18	40	19	17	19	8	17	12	13	49	607
NO ANSWER; DON'T KNOW	—	3	—	—	—	1	—	1	—	—	20
TOTAL ANSWERING	18 100%	37 100%	19 100%	17 100%	19 100%	7 100%	17 100%	11 100%	13 100%	49 100%	587 100%
TAX ADDER PAYMENTS											
DO PROVIDE	72%	81%	79%	82%	79%	43%	59%	45%	85%	63%	66%
DO NOT PROVIDE	28%	19%	21%	18%	21%	57%	41%	55%	15%	37%	34%

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TABLE 48

FIRMS PROVIDING TAX ADDER PAYMENTS TO OFFSET THE TAX LIABILITY ON PAYMENTS TO EMPLOYEES WHICH MAY BE CONSIDERED INCOME

	NUMBER OF TRANSFERRED HOMEOWNERS IN 1983						
	UNDER 25	25-49	50-99	100-249	250-499	500 or more	TOTAL
TOTAL INTERVIEWED	268	104	97	88	28	15	607
NO ANSWER; DON'T KNOW	7	2	3	6	2	—	20
TOTAL ANSWERING	261 100%	102 100%	94 100%	82 100%	26 100%	15 100%	587 100%
TAX ADDER PAYMENTS							
DO PROVIDE	56%	64%	76%	78%	92%	87%	66%
DO NOT PROVIDE	44%	36%	24%	22%	8%	13%	34%

TABLE 49

METHOD OF CALCULATING ADDITIONAL TAX LIABILITY

	INDUSTRY											
	PETRO-LEUM & GAS	FOOD PREP & DISTR	METALS	MINING	INDUS MACH & EQUIP	BANKING, FINAN, ACCT & INSUR	DIVERSIFIED FINAN SERV	RETAIL & WHOLE	TRANSP	UTILITY	AERON SPACE & ELECT	TOTAL
TOTAL PROVIDING TAX ADDER PAYMENTS	20	32	12	11	49	48	14	11	15	16	13	388
NO ANSWER; DON'T KNOW	2	2	—	1	2	2	2	2	—	—	—	22
TOTAL ANSWERING	18 100%	30 100%	12 100%	10 100%	47 100%	46 100%	12 100%	9 100%	15 100%	16 100%	13 100%	366 100%
METHOD OF CALCULATING LIABILITY												
REIMBURSE FIXED PERCENT OF NON-DEDUCTIBLE MOVING EXPENSES	17%	30%	—	20%	23%	26%	8%	44%	13%	31%	15%	21%
REIMBURSE ACTUAL ESTIMATED TAX BASED ON EMPLOYEE'S INCOME, DEPENDENTS AND DEDUCTIONS	56%	60%	92%	60%	72%	65%	92%	33%	73%	50%	69%	65%
REIMBURSE BASED ON A SCHEDULE OF SALARY RANGES	22%	10%	8%	20%	4%	7%	—	11%	13%	19%	15%	13%
OTHER METHODS	6%	—	—	—	—	2%	—	11%	—	—	—	1%

TABLE 49

METHOD OF CALCULATING ADDITIONAL TAX LIABILITY

	INDUSTRY (CONTD)										
	BUSINESS MACHS	CHEM & PLAST	PHARM & COS-METICS	HARD, APPL & HSWRS	WOOD & PAPER	RUBBER & RUBBER PROD	TEXTILES	PUBL & PRINT	AUTO-MOTIVE	ALL OTHER	TOTAL
TOTAL PROVIDING TAX ADDER PAYMENTS	13	30	15	14	15	3	10	5	11	31	388
NO ANSWER; DON'T KNOW	—	3	2	—	—	—	—	—	1	3	22
TOTAL ANSWERING	13 100%	27 100%	13 100%	14 100%	15 100%	3 100%	10 100%	5 100%	10 100%	28 100%	366 100%
METHOD OF CALCULATING LIABILITY											
REIMBURSE FIXED PERCENT OF NON-DEDUCTIBLE MOVING EXPENSES	8%	4%	15%	21%	40%	67%	—	40%	20%	21%	21%
REIMBURSE ACTUAL ESTIMATED TAX BASED ON EMPLOYEE'S INCOME, DEPENDENTS AND DEDUCTIONS	77%	67%	62%	57%	47%	33%	100%	60%	50%	64%	65%
REIMBURSE BASED ON A SCHEDULE OF SALARY RANGES	15%	30%	23%	14%	13%	—	—	—	30%	14%	13%
OTHER METHODS	—	—	—	7%	—	—	—	—	—	—	1%

TABLE 49

METHOD OF CALCULATING ADDITIONAL TAX LIABILITY

	NUMBER OF TRANSFERRED HOMEOWNERS IN 1983						
	UNDER 25	25-49	50-99	100-249	250-499	500 or more	TOTAL
TOTAL PROVIDING TAX ADDER PAYMENTS	147	65	71	64	24	13	388
NO ANSWER; DON'T KNOW	6	7	5	3	1	—	22
TOTAL ANSWERING	141 100%	58 100%	66 100%	61 100%	23 100%	13 100%	366 100%
METHOD OF CALCULATING LIABILITY							
REIMBURSE FIXED PERCENT OF NON-	—	—	—	—	—	—	—
DEDUCTIBLE MOVING EXPENSES	17%	26%	27%	20%	22%	15%	21%
REIMBURSE ACTUAL ESTIMATED TAX	—	—	—	—	—	—	—
BASED ON EMPLOYEE'S INCOME,	—	—	—	—	—	—	—
DEPENDENTS AND DEDUCTIONS	74%	59%	56%	62%	57%	77%	65%
REIMBURSE BASED ON A SCHEDULE OF	—	—	—	—	—	—	—
SALARY RANGES	9%	12%	15%	18%	17%	8%	13%
OTHER METHODS	—	3%	2%	—	4%	—	1%

TABLE 50

INCOME BASE USED TO CALCULATE ADDITIONAL TAX LIABILITY

	INDUSTRY											
	PETRO-LEUM & GAS	FOOD PREP & DISTR	METALS	MINING	INDUS MACH & EQUIP	BANKING, FINAN, ACCT & INSUR	DIVERSIFIED FINAN SERV	RETAIL & WHOLE	TRANSP	UTILITY	AERON SPACE & ELECT	TOTAL
TOTAL PROVIDING TAX ADDER PAYMENTS BASED ON SALARY	15	21	12	8	36	34	11	5	13	11	11	290
NO ANSWER; DON'T KNOW	—	1	—	—	—	—	1	—	—	—	—	4
TOTAL ANSWERING	15 100%	20 100%	12 100%	8 100%	36 100%	34 100%	10 100%	5 100%	13 100%	11 100%	11 100%	286 100%
INCOME BASE USED												
ACTUAL OR EXPECTED INCOME FROM COMPANY INCLUDING BONUS, COMMISSIONS, ETC.	40%	55%	33%	50%	50%	47%	10%	60%	31%	64%	45%	48%
NEW ANNUALIZED SALARY AFTER TRANSFER	47%	35%	42%	50%	33%	18%	50%	20%	62%	18%	55%	36%
ACTUAL FAMILY INCOME INCLUDING SPOUSE'S OR OTHER OUTSIDE INCOME	7%	5%	25%	—	14%	29%	30%	—	8%	9%	—	12%
PRE-TRANSFER SALARY	7%	5%	—	—	3%	6%	10%	—	—	9%	—	4%
ALL OTHER	—	—	—	—	—	—	—	20%	—	—	—	—

TABLE 50

INCOME BASE USED TO CALCULATE ADDITIONAL TAX LIABILITY

	INDUSTRY (CONTD)										
	BUSINESS MACHS	CHEM & PLAST	PHARM & COS-METICS	HARD, APPL & HSWRS	WOOD & PAPER	RUBBER & RUBBER PROD	TEXTILES	PUBL & PRINT	AUTO-MOTIVE	ALL OTHER	TOTAL
TOTAL PROVIDING TAX ADDER PAYMENTS BASED ON SALARY	12	26	11	11	9	1	10	3	8	22	290
NO ANSWER; DON'T KNOW	—	—	1	—	1	—	—	—	—	—	4
TOTAL ANSWERING	12	26	10	11	8	1	10	3	8	22	286
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
INCOME BASE USED											
ACTUAL OR EXPECTED INCOME FROM COMPANY INCLUDING BONUS, COMMISSIONS, ETC.	50%	46%	70%	64%	38%	100%	80%	—	25%	50%	48%
NEW ANNUALIZED SALARY AFTER TRANSFER	42%	46%	20%	27%	25%	—	20%	67%	63%	36%	36%
ACTUAL FAMILY INCOME INCLUDING SPOUSE'S OR OTHER OUTSIDE INCOME	8%	4%	10%	9%	25%	—	—	—	13%	9%	12%
PRE-TRANSFER SALARY	—	4%	—	—	13%	—	—	33%	—	5%	4%
ALL OTHER	—	—	—	—	—	—	—	—	—	—	—

TABLE 50

INCOME BASE USED TO CALCULATE ADDITIONAL TAX LIABILITY

	NUMBER OF TRANSFERRED HOMEOWNERS IN 1983						
	UNDER 25	25-49	50-99	100-249	250-499	500 or more	TOTAL
TOTAL PROVIDING TAX ADDER PAYMENTS BASED ON SALARY	117	43	48	49	18	11	290
NO ANSWER; DON'T KNOW	2	—	1	—	—	—	4
TOTAL ANSWERING	115 100%	43 100%	47 100%	49 100%	18 100%	11 100%	286 100%
INCOME BASE USED							
ACTUAL OR EXPECTED INCOME FROM COMPANY INCLUDING BONUS, COMMISSIONS, ETC.	52%	42%	45%	47%	56%	27%	48%
NEW ANNUALIZED SALARY AFTER TRANSFER	28%	42%	40%	41%	39%	64%	36%
ACTUAL FAMILY INCOME INCLUDING SPOUSE'S OR OTHER OUTSIDE INCOME	16%	9%	11%	10%	—	9%	12%
PRE-TRANSFER SALARY	4%	5%	4%	2%	6%	—	4%
ALL OTHER	—	2%	—	—	—	—	—

TABLE 51

DEDUCTIONS USED IN CALCULATING ADDITIONAL TAX LIABILITY

	INDUSTRY											
	PETRO-LEUM & GAS	FOOD PREP & DISTR	METALS	MINING	INDUS MACH & EQUIP	BANKING, FINAN, ACCT & INSUR	DIVERSIFIED FINAN SERV	RETAIL & WHOLE	TRANSP	UTILITY	AERON SPACE & ELECT	TOTAL
TOTAL PROVIDING TAX ADDER PAYMENTS BASED ON SALARY	— 15	— 21	— 12	— 8	— 36	— 34	— 11	— 5	— 13	— 11	— 11	— 290
NO ANSWER; DON'T KNOW	—	1	—	—	—	2	1	1	—	2	—	18
TOTAL ANSWERING	15 100%	20 100%	12 100%	8 100%	36 100%	32 100%	10 100%	4 100%	13 100%	9 100%	11 100%	272 100%
DEDUCTIONS USED												
STANDARD DEDUCTION AS INCLUDED IN TAX TABLES	27%	55%	75%	63%	47%	34%	70%	50%	46%	67%	45%	49%
ACTUAL ITEMIZED DEDUCTIONS	7%	20%	25%	13%	25%	47%	30%	25%	8%	22%	36%	24%
TABLES OF AVERAGE ITEMIZED DEDUCTIONS AT VARIOUS SALARY LEVELS	40%	5%	—	13%	17%	13%	—	25%	23%	—	—	14%
USE FLAT PERCENT OF TOTAL INCOME	27%	20%	—	13%	11%	6%	—	—	23%	11%	18%	13%
ALL OTHER	—	—	—	—	—	—	—	—	—	—	—	—

TABLE 51

DEDUCTIONS USED IN CALCULATING ADDITIONAL TAX LIABILITY

	INDUSTRY (CONTD)										
	BUSINESS MACHS	CHEM & PLAST	PHARM & COS-METICS	HARD, APPL & HSWRS	WOOD & PAPER	RUBBER & RUBBER PROD	TEXTILES	PUBL & PRINT	AUTO-MOTIVE	ALL OTHER	TOTAL
TOTAL PROVIDING TAX ADDER PAYMENTS BASED ON SALARY	12	26	11	11	9	1	10	3	8	22	290
NO ANSWER; DON'T KNOW	1	3	—	1	1	—	1	—	2	2	18
TOTAL ANSWERING	11 100%	23 100%	11 100%	10 100%	8 100%	1 100%	9 100%	3 100%	6 100%	20 100%	272 100%
DEDUCTIONS USED											
STANDARD DEDUCTION AS INCLUDED IN TAX TABLES	55%	26%	55%	50%	38%	100%	89%	67%	33%	60%	49%
ACTUAL ITEMIZED DEDUCTIONS	9%	39%	27%	10%	25%	—	—	—	17%	15%	24%
TABLES OF AVERAGE ITEMIZED DEDUCTIONS AT VARIOUS SALARY LEVELS	—	13%	18%	30%	25%	—	11%	—	33%	15%	14%
USE FLAT PERCENT OF TOTAL INCOME	27%	22%	—	10%	13%	—	—	33%	17%	10%	13%
ALL OTHER	9%	—	—	—	—	—	—	—	—	—	—

TABLE 51
DEDUCTIONS USED IN CALCULATING ADDITIONAL TAX LIABILITY

	NUMBER OF TRANSFERRED HOMEOWNERS IN 1983						
	UNDER 25	25-49	50-99	100-249	250-499	500 or more	TOTAL
TOTAL PROVIDING TAX ADDER PAYMENTS BASED ON SALARY	117	43	48	49	18	11	290
NO ANSWER; DON'T KNOW	7	5	4	2	—	—	18
TOTAL ANSWERING	110 100%	38 100%	44 100%	47 100%	18 100%	11 100%	272 100%
DEDUCTIONS USED							
STANDARD DEDUCTION AS INCLUDED IN TAX TABLES	47%	58%	45%	55%	50%	36%	49%
ACTUAL ITEMIZED DEDUCTIONS	25%	16%	30%	28%	17%	—	24%
TABLES OF AVERAGE ITEMIZED DEDUCTIONS AT VARIOUS SALARY LEVELS	15%	11%	14%	13%	6%	27%	14%
USE FLAT PERCENT OF TOTAL INCOME	13%	16%	11%	4%	28%	27%	13%
ALL OTHER	—	—	—	—	—	9%	—

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TABLE 52

WHETHER TAX ADDER PAYMENTS ALSO COVER STATE AND LOCAL TAXES

	INDUSTRY											
	PETRO-LEUM & GAS	FOOD PREP & DISTR	METALS	MINING	INDUS MACH & EQUIP	BANKING, FINAN. ACCT & INSUR	DIVERSIFIED FINAN SERV	RETAIL & WHOLE	TRANSP	UTILITY	AERON SPACE & ELECT	TOTAL
TOTAL PROVIDING TAX ADDER PAYMENTS	— 20	— 32	— 12	— 11	— 49	— 48	— 14	— 11	— 15	— 16	— 13	— 388
NO ANSWER; DON'T KNOW	1	1	—	1	—	2	2	1	1	1	1	17
TOTAL ANSWERING	19	31	12	10	49	46	12	10	14	15	12	371
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
TAXES COVERED												
FEDERAL TAXES ONLY	21%	42%	67%	50%	45%	30%	33%	40%	36%	33%	50%	38%
FEDERAL AND STATE TAXES ONLY	21%	3%	17%	—	12%	9%	8%	10%	21%	33%	17%	12%
FEDERAL, STATE AND LOCAL TAXES	58%	55%	17%	50%	43%	61%	58%	50%	43%	33%	33%	50%

TABLE 52

WHETHER TAX ADDER PAYMENTS ALSO COVER STATE AND LOCAL TAXES

	INDUSTRY (CONTD)										
	BUSINESS MACHS	CHEM & PLAST	PHARM & COS-METICS	HARD, APPL & HSWRS	WOOD & PAPER	RUBBER & RUBBER PROD	TEXTILES	PUBL & PRINT	AUTO-MOTIVE	ALL OTHER	TOTAL
TOTAL PROVIDING TAX ADDER PAYMENTS	13	30	15	14	15	3	10	5	11	31	388
NO ANSWER; DON'T KNOW	—	2	2	—	—	—	—	—	1	1	17
TOTAL ANSWERING	13 100%	28 100%	13 100%	14 100%	15 100%	3 100%	10 100%	5 100%	10 100%	30 100%	371 100%
TAXES COVERED											
FEDERAL TAXES ONLY	31%	36%	54%	43%	40%	—	40%	40%	20%	33%	38%
FEDERAL AND STATE TAXES ONLY	15%	7%	—	14%	7%	—	—	—	20%	27%	12%
FEDERAL, STATE AND LOCAL TAXES	54%	57%	46%	43%	53%	100%	60%	60%	60%	40%	50%

TABLE 52

WHETHER TAX ADDER PAYMENTS ALSO COVER STATE AND LOCAL TAXES

	NUMBER OF TRANSFERRED HOMEOWNERS IN 1983						
	UNDER 25	25-49	50-99	100-249	250-499	500 or more	TOTAL
TOTAL PROVIDING TAX ADDER PAYMENTS	147	65	71	64	24	13	388
NO ANSWER; DON'T KNOW	5	3	5	3	—	—	17
TOTAL ANSWERING	142	62	66	61	24	13	371
	100%	100%	100%	100%	100%	100%	100%
TAXES COVERED							
FEDERAL TAXES ONLY	39%	35%	44%	38%	25%	31%	38%
FEDERAL AND STATE TAXES ONLY	12%	8%	12%	10%	29%	15%	12%
FEDERAL, STATE AND LOCAL TAXES	49%	56%	44%	52%	46%	54%	50%

TABLE 53

WHETHER TAX ADDER PAYMENTS ALSO COVER MIDA, COLA OR DIRECT MORTGAGE ASSISTANCE PAYMENTS TO EMPLOYEES

	INDUSTRY											
	PETRO-LEUM & GAS	FOOD PREP & DISTR	METALS	MINING	INDUS MACH & EQUIP	BANKING, FINAN, ACCT & INSUR	DIVERSIFIED FINAN SERV	RETAIL & WHOLE	TRANSP	UTILITY	AERON SPACE & ELECT	TOTAL
TOTAL PROVIDING TAX ADDER PAYMENTS	20	32	12	11	49	48	14	11	15	16	13	388
NO ANSWER; DON'T KNOW	1	1	—	—	1	2	1	1	—	—	—	14
TOTAL ANSWERING	19 100%	31 100%	12 100%	11 100%	48 100%	46 100%	13 100%	10 100%	15 100%	16 100%	13 100%	374 100%
OTHER ASSISTANCE COVERED												
COVERS MIDA PAYMENTS	16%	29%	25%	—	10%	11%	31%	30%	27%	13%	8%	16%
COVERS COLA PAYMENTS	5%	—	8%	9%	4%	15%	15%	—	7%	6%	—	7%
COVERS DIRECT MORTGAGE ASSISTANCE	5%	6%	17%	—	10%	4%	—	—	—	6%	15%	6%
NONE OF THE ABOVE	79%	68%	67%	91%	77%	76%	54%	70%	67%	81%	85%	76%

TABLE 53

WHETHER TAX ADDER PAYMENTS ALSO COVER MIDA, COLA OR DIRECT MORTGAGE ASSISTANCE PAYMENTS TO EMPLOYEES

	INDUSTRY (CONTD)										
	BUSINESS MACHS	CHEM & PLAST	PHARM & COS-METICS	HARD, APPL & HSWRS	WOOD & PAPER	RUBBER & RUBBER PROD	TEXTILES	PUBL & PRINT	AUTO-MOTIVE	ALL OTHER	TOTAL
TOTAL PROVIDING TAX ADDER PAYMENTS	13	30	15	14	15	3	10	5	11	31	388
NO ANSWER; DON'T KNOW	—	2	2	—	1	—	—	—	—	2	14
TOTAL ANSWERING	13 100%	28 100%	13 100%	14 100%	14 100%	3 100%	10 100%	5 100%	11 100%	29 100%	374 100%
OTHER ASSISTANCE COVERED											
COVERS MIDA PAYMENTS	—	11%	23%	14%	14%	33%	30%	—	18%	17%	16%
COVERS COLA PAYMENTS	—	14%	8%	—	7%	33%	—	—	9%	14%	7%
COVERS DIRECT MORTGAGE ASSISTANCE	15%	4%	—	7%	7%	33%	10%	—	9%	3%	6%
NONE OF THE ABOVE	85%	82%	77%	79%	79%	67%	60%	100%	82%	72%	76%

TABLE 53

WHETHER TAX ADDER PAYMENTS ALSO COVER MIDA, COLA OR DIRECT MORTGAGE ASSISTANCE PAYMENTS TO EMPLOYEES

	NUMBER OF TRANSFERRED HOMEOWNERS IN 1983						
	UNDER 25	25-49	50-99	100-249	250-499	500 or more	TOTAL
TOTAL PROVIDING TAX ADDER PAYMENTS	147	65	71	64	24	13	388
NO ANSWER; DON'T KNOW	5	2	5	2	—	—	14
TOTAL ANSWERING	142 100%	63 100%	66 100%	62 100%	24 100%	13 100%	374 100%
OTHER ASSISTANCE COVERED							
COVERS MIDA PAYMENTS	17%	21%	9%	19%	13%	8%	16%
COVERS COLA PAYMENTS	6%	3%	12%	11%	8%	8%	7%
COVERS DIRECT MORTGAGE ASSISTANCE	7%	11%	3%	6%	4%	—	6%
NONE OF THE ABOVE	76%	75%	80%	69%	75%	85%	76%

TABLE 54

WHETHER FIRMS ALSO REIMBURSE EMPLOYEES FOR THE TAX GROSS-UP (OR TAX ON TAX) ON THE TAX ADDER PAYMENT

	INDUSTRY											
	PETRO-LEUM & GAS	FOOD PREP & DISTR	METALS	MINING	INDUS MACH & EQUIP	BANKING, FINAN, ACCT & INSUR	DIVERSIFIED FINAN SERV	RETAIL & WHOLE	TRANSP	UTILITY	AERON SPACE & ELECT	TOTAL
TOTAL PROVIDING TAX ADDER PAYMENTS	20	32	12	11	49	48	14	11	15	16	13	388
NO ANSWER; DON'T KNOW	2	1	—	1	—	2	1	2	3	2	—	28
TOTAL ANSWERING	18 100%	31 100%	12 100%	10 100%	49 100%	46 100%	13 100%	9 100%	12 100%	14 100%	13 100%	360 100%
ALSO REIMBURSE TAX GROSS-UP												
DO REIMBURSE	72%	74%	50%	70%	71%	67%	85%	67%	58%	64%	54%	68%
DO NOT REIMBURSE	28%	26%	50%	30%	29%	33%	15%	33%	42%	36%	46%	33%

TABLE 54

WHETHER FIRMS ALSO REIMBURSE EMPLOYEES FOR THE TAX GROSS-UP (OR TAX ON TAX) ON THE TAX ADDER PAYMENT

	INDUSTRY (CONTD)										
	BUSINESS MACHS	CHEM & PLAST	PHARM & COS-METICS	HARD, APPL & HSWRS	WOOD & PAPER	RUBBER & RUBBER PROD	TEXTILES	PUBL & PRINT	AUTO-MOTIVE	ALL OTHER	TOTAL
TOTAL PROVIDING TAX ADDER PAYMENTS	13	30	15	14	15	3	10	5	11	31	388
NO ANSWER; DON'T KNOW	1	3	4	1	—	—	1	—	2	2	28
TOTAL ANSWERING	12	27	11	13	15	3	9	5	9	29	360
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
ALSO REIMBURSE TAX GROSS-UP											
DO REIMBURSE	58%	63%	55%	69%	53%	100%	89%	60%	78%	69%	68%
DO NOT REIMBURSE	42%	37%	45%	31%	47%	--	11%	40%	22%	31%	33%

TABLE 54

WHETHER FIRMS ALSO REIMBURSE EMPLOYEES FOR THE TAX GROSS-UP (OR TAX ON TAX) ON THE TAX ADDER PAYMENT

	NUMBER OF TRANSFERRED HOMEOWNERS IN 1983						
	UNDER 25	25-49	50-99	100-249	250-499	500 or more	TOTAL
TOTAL PROVIDING TAX ADDER PAYMENTS	147	65	71	64	24	13	388
NO ANSWER; DON'T KNOW	7	9	6	4	1	—	28
TOTAL ANSWERING	140 100%	56 100%	65 100%	60 100%	23 100%	13 100%	360 100%
ALSO REIMBURSE TAX GROSS-UP							
DO REIMBURSE	64%	68%	74%	65%	78%	69%	68%
DO NOT REIMBURSE	36%	32%	26%	35%	22%	31%	33%

TABLE 55

METHOD OF CALCULATING TAX GROSS-UP

	INDUSTRY											
	PETRO-LEUM & GAS	FOOD PREP & DISTR	METALS	MINING	INDUS MACH & EQUIP	BANKING, FINAN, ACCT & INSUR	DIVERSIFIED FINAN SERV	RETAIL & WHOLE	TRANSP	UTILITY	AERON SPACE & ELECT	TOTAL
TOTAL PROVIDING GROSS-UP ON TAX ADDER PAYMENTS	13	23	6	7	35	31	11	6	7	9	7	243
NO ANSWER; DON'T KNOW	1	1	—	1	1	2	—	1	—	1	—	13
TOTAL ANSWERING	12	22	6	6	34	29	11	5	7	8	7	230
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
METHOD OF CALCULATING												
CALCULATE ON AN INDIVIDUAL BASIS	50%	64%	83%	83%	79%	79%	91%	80%	86%	63%	57%	72%
USE FLAT PERCENT OR A SCHEDULE BASED ON SALARY RANGES	50%	36%	17%	17%	21%	21%	9%	20%	14%	38%	43%	28%

TABLE 55

METHOD OF CALCULATING TAX GROSS-UP

	INDUSTRY (CONTD)										
	BUSINESS MACHS	CHEM & PLAST	PHARM & COS-METICS	HARD, APPL & HSWRS	WOOD & PAPER	RUBBER & RUBBER PROD	TEXTILES	PUBL & PRINT	AUTO-MOTIVE	ALL OTHER	TOTAL
TOTAL PROVIDING GROSS-UP ON TAX ADDER PAYMENTS	7	17	6	9	8	3	8	3	7	20	243
NO ANSWER; DON'T KNOW	—	—	—	—	1	—	—	—	1	3	13
TOTAL ANSWERING	7 100%	17 100%	6 100%	9 100%	7 100%	3 100%	8 100%	3 100%	6 100%	17 100%	230 100%
METHOD OF CALCULATING											
CALCULATE ON AN INDIVIDUAL BASIS	43%	82%	33%	67%	71%	33%	100%	67%	67%	71%	72%
USE FLAT PERCENT OR A SCHEDULE BASED ON SALARY RANGES	57%	18%	67%	33%	29%	67%	—	33%	33%	29%	28%

TABLE 55

METHOD OF CALCULATING TAX GROSS-UP

	NUMBER OF TRANSFERRED HOMEOWNERS IN 1983						
	UNDER 25	25-49	50-99	100-249	250-499	500 or more	TOTAL
TOTAL PROVIDING GROSS-UP ON TAX ADDER PAYMENTS	89	38	48	39	18	9	243
NO ANSWER; DON'T KNOW	5	2	3	1	1	1	13
TOTAL ANSWERING	84 100%	36 100%	45 100%	38 100%	17 100%	8 100%	230 100%
METHOD OF CALCULATING							
CALCULATE ON AN INDIVIDUAL BASIS	77%	86%	64%	66%	65%	50%	72%
USE FLAT PERCENT OR A SCHEDULE BASED ON SALARY RANGES	— 23%	— 14%	— 36%	— 34%	— 35%	— 50%	— 28%

TABLE 56

WHETHER TAX GROSS-UP PAYMENTS ALSO COVER STATE AND LOCAL TAXES

	INDUSTRY											
	PETRO-LEUM & GAS	FOOD PREP & DISTR	METALS	MINING	INDUS MACH & EQUIP	BANKING, FINAN, ACCT & INSUR	DIVERSIFIED FINAN SERV	RETAIL & WHOLE	TRANSP	UTILITY	AERON SPACE & ELECT	TOTAL
TOTAL PROVIDING GROSS-UP ON TAX ADDER PAYMENTS	13	23	6	7	35	31	11	6	7	9	7	243
NO ANSWER; DON'T KNOW	—	—	—	1	—	—	1	—	—	—	—	2
TOTAL ANSWERING	13 100%	23 100%	6 100%	6 100%	35 100%	31 100%	10 100%	6 100%	7 100%	9 100%	7 100%	241 100%
TAXES COVERED												
FEDERAL TAXES ONLY	8%	30%	33%	50%	34%	23%	30%	33%	29%	22%	43%	29%
FEDERAL AND STATE TAXES ONLY	15%	—	33%	17%	17%	10%	10%	—	29%	56%	14%	15%
FEDERAL, STATE AND LOCAL TAXES	77%	70%	33%	33%	49%	68%	60%	67%	43%	22%	43%	56%

TABLE 56

WHETHER TAX GROSS-UP PAYMENTS ALSO COVER STATE AND LOCAL TAXES

	INDUSTRY (CONTD)										
	BUSINESS MACHS	CHEM & PLAST	PHARM & COS-METICS	HARD, APPL & HSWRS	WOOD & PAPER	RUBBER & RUBBER PROD	TEXTILES	PUBL & PRINT	AUTO-MOTIVE	ALL OTHER	TOTAL
TOTAL PROVIDING GROSS-UP ON TAX ADDER PAYMENTS	7	17	6	9	8	3	8	3	7	20	243
NO ANSWER; DON'T KNOW	—	—	—	—	—	—	—	—	—	—	2
TOTAL ANSWERING	7 100%	17 100%	6 100%	9 100%	8 100%	3 100%	8 100%	3 100%	7 100%	20 100%	241 100%
TAXES COVERED											
FEDERAL TAXES ONLY	—	47%	33%	33%	38%	—	38%	67%	14%	25%	29%
FEDERAL AND STATE TAXES ONLY	14%	6%	17%	11%	—	—	—	—	29%	30%	15%
FEDERAL, STATE AND LOCAL TAXES	86%	47%	50%	56%	63%	100%	63%	33%	57%	45%	56%

TABLE 56

WHETHER TAX GROSS-UP PAYMENTS ALSO COVER STATE AND LOCAL TAXES

	NUMBER OF TRANSFERRED HOMEOWNERS IN 1983						
	UNDER 25	25-49	50-99	100-249	250-499	500 or more	TOTAL
TOTAL PROVIDING GROSS-UP ON TAX ADDER PAYMENTS	89	38	48	39	18	9	243
NO ANSWER; DON'T KNOW	1	1	—	—	—	—	2
TOTAL ANSWERING	88 100%	37 100%	48 100%	39 100%	18 100%	9 100%	241 100%
TAXES COVERED							
FEDERAL TAXES ONLY	27%	32%	42%	26%	17%	11%	29%
FEDERAL AND STATE TAXES ONLY	15%	11%	10%	10%	33%	22%	15%
FEDERAL, STATE AND LOCAL TAXES	58%	57%	48%	64%	50%	67%	56%

TABLE 57

FIRMS WHICH OFFER JOB FINDING ASSISTANCE FOR WORKING SPOUSES OF TRANSFERRED EMPLOYEES

	INDUSTRY											
	PETRO-LEUM & GAS	FOOD PREP & DISTR	METALS	MINING	INDUS MACH & EQUIP	BANKING, FINAN ACCT & INSUR	DIVERSIFIED FINAN SERV	RETAIL & WHOLE	TRANSP	UTILITY	AERON SPACE & ELECT	TOTAL
TOTAL INTERVIEWED	30	51	18	12	83	79	28	22	21	26	25	607
NO ANSWER; DON'T KNOW	1	1	1	—	—	3	—	—	—	—	—	8
TOTAL ANSWERING	29	50	17	12	83	76	28	22	21	26	25	599
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
JOB FINDING ASSISTANCE FOR WORKING SPOUSES												
DO OFFER ASSISTANCE	10%	20%	12%	25%	23%	26%	14%	36%	5%	12%	20%	22%
DO NOT OFFER ASSISTANCE	90%	80%	88%	75%	77%	74%	86%	64%	95%	88%	80%	78%

TABLE 57

FIRMS WHICH OFFER JOB FINDING ASSISTANCE FOR WORKING SPOUSES OF TRANSFERRED EMPLOYEES

	INDUSTRY (CONTD)										
	BUSINESS MACHS	CHEM & PLAST	PHARM & COS-METICS	HARD, APPL & HSWRS	WOOD & PAPER	RUBBER & RUBBER PROD	TEXTILES	PUBL & PRINT	AUTO-MOTIVE	ALL OTHER	TOTAL
TOTAL INTERVIEWED	18	40	19	17	19	8	17	12	13	49	607
NO ANSWER; DON'T KNOW	—	1	—	—	—	—	—	—	—	1	8
TOTAL ANSWERING	18 100%	39 100%	19 100%	17 100%	19 100%	8 100%	17 100%	12 100%	13 100%	48 100%	599 100%
JOB FINDING ASSISTANCE FOR WORKING SPOUSES											
DO OFFER ASSISTANCE	39%	28%	32%	18%	37%	25%	12%	17%	15%	27%	22%
DO NOT OFFER ASSISTANCE	61%	72%	68%	82%	63%	75%	88%	83%	85%	73%	78%

TABLE 57

FIRMS WHICH OFFER JOB FINDING ASSISTANCE FOR WORKING SPOUSES OF TRANSFERRED EMPLOYEES

	NUMBER OF TRANSFERRED HOMEOWNERS IN 1983						
	UNDER 25	25-49	50-99	100-249	250-499	500 or more	TOTAL
TOTAL INTERVIEWED	268	104	97	88	28	15	607
NO ANSWER; DON'T KNOW	3	2	1	2	—	—	8
TOTAL ANSWERING	265	102	96	86	28	15	599
	100%	100%	100%	100%	100%	100%	100%
JOB FINDING ASSISTANCE FOR WORKING SPOUSES							
DO OFFER ASSISTANCE	22%	27%	16%	19%	32%	40%	22%
DO NOT OFFER ASSISTANCE	78%	73%	84%	81%	68%	60%	78%

TABLE 58

TYPE OF JOB FINDING ASSISTANCE OFFERED TO WORKING SPOUSES OF TRANSFERRED EMPLOYEES

	INDUSTRY											
	PETRO-LEUM & GAS	FOOD PREP & DISTR	METALS	MINING	INDUS MACH & EQUIP	BANKING, FINAN, ACCT & INSUR	DIVERSIFIED FINAN SERV	RETAIL & WHOLE	TRANSP	UTILITY	AERON SPACE & ELECT	TOTAL
TOTAL WHO ASSIST WORKING SPOUSES	3	10	2	3	19	20	4	8	1	3	5	133
NO ANSWER; DON'T KNOW	—	—	—	—	—	—	—	—	—	—	—	—
TOTAL ANSWERING	3 100%	10 100%	2 100%	3 100%	19 100%	20 100%	4 100%	8 100%	1 100%	3 100%	5 100%	133 100%
COMPANY ASSISTANCE												
INFORMAL COUNSELING SESSIONS	67%	30%	50%	67%	58%	60%	75%	50%	—	33%	80%	56%
FORMAL COUNSELING OR SEMINARS WITH OUTSIDE EXPERTS	—	20%	—	33%	16%	5%	25%	13%	100%	—	40%	14%
TRY TO FIND THEM JOB WITHIN COMPANY	67%	[illegible]0%	100%	67%	21%	25%	50%	38%	—	67%	60%	35%
TRY TO FIND THEM JOB WITH OTHER COMPANIES/ SUPPLIERS	67%	40%	100%	33%	42%	40%	50%	88%	100%	33%	40%	53%
REFER SPOUSE TO EMPLOYMENT AGENCY	67%	40%	100%	33%	58%	40%	25%	50%	100%	33%	60%	53%
HELP PREPARE RESUMES	33%	30%	100%	67%	37%	25%	25%	50%	—	—	40%	38%
PAY FEES TO EMPLOYMENT AGENCIES FOR FINDING JOB	67%	—	—	—	5%	5%	—	—	—	33%	—	8%
REIMBURSE FOR EXTRA JOB FINDING TRIP TO SEEK EMPLOYMENT	—	—	—	—	16%	—	25%	13%	—	33%	20%	11%
PAY FOR RESUME PREPARATION	33%	—	—	—	21%	15%	25%	13%	—	—	20%	13%
OTHER TYPES OF ASSISTANCE	—	20%	—	—	11%	—	—	—	—	—	—	6%

TABLE 58

TYPE OF JOB FINDING ASSISTANCE OFFERED TO WORKING SPOUSES OF TRANSFERRED EMPLOYEES

	INDUSTRY (CONTD)										
	BUSINESS MACHS	CHEM & PLAST	PHARM & COS-METICS	HARD, APPL & HSWRS	WOOD & PAPER	RUBBER & RUBBER PROD	TEXTILES	PUBL & PRINT	AUTO-MOTIVE	ALL OTHER	TOTAL
TOTAL WHO ASSIST WORKING SPOUSES	7	11	6	3	7	2	2	2	2	13	133
NO ANSWER; DON'T KNOW	—	—	—	—	—	—	—	—	—	—	—
TOTAL ANSWERING	7 100%	11 100%	6 100%	3 100%	7 100%	2 100%	2 100%	2 100%	2 100%	13 100%	133 100%
COMPANY ASSISTANCE											
INFORMAL COUNSELING SESSIONS	43%	64%	67%	67%	29%	50%	50%	—	—	85%	56%
FORMAL COUNSELING OR SEMINARS WITH OUTSIDE EXPERTS	43%	—	33%	—	14%	—	—	—	—	8%	14%
TRY TO FIND THEM JOB WITHIN COMPANY	57%	55%	17%	—	29%	—	50%	—	—	46%	35%
TRY TO FIND THEM JOB WITH OTHER COMPANIES/SUPPLIERS	57%	55%	33%	67%	71%	50%	50%	50%	100%	62%	53%
REFER SPOUSE TO EMPLOYMENT AGENCY	57%	73%	67%	67%	43%	—	50%	50%	50%	62%	53%
HELP PREPARE RESUMES	43%	45%	50%	—	43%	50%	50%	50%	—	46%	38%
PAY FEES TO EMPLOYMENT AGENCIES FOR FINDING JOB	29%	—	33%	—	—	—	—	—	—	8%	8%
REIMBURSE FOR EXTRA JOB FINDING TRIP TO SEEK EMPLOYMENT	14%	—	33%	33%	14%	—	—	—	—	15%	11%
PAY FOR RESUME PREPARATION	14%	9%	17%	—	14%	—	—	—	—	15%	13%
OTHER TYPES OF ASSISTANCE	14%	—	17%	—	—	—	—	50%	—	8%	6%

TABLE 58

TYPE OF JOB FINDING ASSISTANCE OFFERED TO WORKING SPOUSES OF TRANSFERRED EMPLOYEES

	NUMBER OF TRANSFERRED HOMEOWNERS IN 1983						
	UNDER 25	25-49	50-99	100-249	250-499	500 or more	TOTAL
TOTAL WHO ASSIST WORKING SPOUSES	57	28	15	16	9	6	133
NO ANSWER; DON'T KNOW	—	—	—	—	—	—	—
TOTAL ANSWERING	57 100%	28 100%	15 100%	16 100%	9 100%	6 100%	133 100%
COMPANY ASSISTANCE							
INFORMAL COUNSELING SESSIONS	54%	54%	53%	69%	56%	33%	56%
FORMAL COUNSELING OR SEMINARS WITH OUTSIDE EXPERTS	7%	18%	20%	19%	22%	33%	14%
TRY TO FIND THEM JOB WITHIN COMPANY	25%	32%	47%	50%	44%	50%	35%
TRY TO FIND THEM JOB WITH OTHER COMPANIES/SUPPLIERS	53%	64%	40%	56%	56%	17%	53%
REFER SPOUSE TO EMPLOYMENT AGENCY	56%	71%	40%	38%	44%	17%	53%
HELP PREPARE RESUMES	46%	39%	40%	19%	44%	—	38%
PAY FEES TO EMPLOYMENT AGENCIES FOR FINDING JOB	4%	4%	20%	6%	11%	33%	8%
REIMBURSE FOR EXTRA JOB FINDING TRIP TO SEEK EMPLOYMENT	11%	11%	7%	13%	—	17%	11%
PAY FOR RESUME PREPARATION	14%	11%	13%	6%	11%	17%	13%
OTHER TYPES OF ASSISTANCE	7%	4%	13%	6%	—	—	6%

TABLE 59

EXPENSES REIMBURSED IF TRANSFERRED EMPLOYEE IS A RENTER

	INDUSTRY											
	PETRO-LEUM & GAS	FOOD PREP & DISTR	METALS	MINING	INDUS MACH & EQUIP	BANKING, FINAN. ACCT & INSUR	DIVERSIFIED FINAN SERV	RETAIL & WHOLE	TRANSP	UTILITY	AERON SPACE & ELECT	TOTAL
TOTAL INTERVIEWED	30	51	18	12	83	79	28	22	21	26	25	607
NO ANSWER; DON'T KNOW	—	1	—	—	—	—	—	—	—	—	1	3
TOTAL ANSWERING	30 100%	50 100%	18 100%	12 100%	83 100%	79 100%	28 100%	22 100%	21 100%	26 100%	24 100%	604 100%
REIMBURSED EXPENSES												
DIFFERENTIAL IN RENTS FROM ONE AREA TO THE OTHER	7%	2%	11%	8%	8%	15%	18%	5%	10%	8%	8%	8%
LEASE TERMINATION PENALTIES	73%	98%	100%	100%	87%	81%	82%	82%	90%	88%	96%	89%
FINDER'S FEES	40%	44%	28%	42%	48%	51%	54%	50%	33%	38%	33%	47%
SECURITY DEPOSITS	17%	32%	28%	8%	18%	27%	43%	50%	24%	31%	38%	28%
LEGAL FEES	37%	44%	39%	50%	46%	43%	29%	27%	29%	38%	42%	40%
CASH RELOCATION ALLOWANCE	—	—	—	—	4%	—	—	—	—	—	4%	1%
DUPLICATE RENT PAYMENTS	3%	—	—	—	—	—	—	—	5%	—	—	1%
MISCELLANEOUS EXPENSE	—	—	—	—	4%	—	—	5%	—	4%	—	1%
NO EXPENSES REIMBURSED	27%	2%	—	—	6%	15%	18%	18%	10%	12%	—	8%

TABLE 59

EXPENSES REIMBURSED IF TRANSFERRED EMPLOYEE IS A RENTER

	INDUSTRY (CONTD)										
	BUSINESS MACHS	CHEM & PLAST	PHARM & COS-METICS	HARD, APPL & HSWRS	WOOD & PAPER	RUBBER & RUBBER PROD	TEXTILES	PUBL & PRINT	AUTO-MOTIVE	ALL OTHER	TOTAL
TOTAL INTERVIEWED	18	40	19	17	19	8	17	12	13	49	607
NO ANSWER; DON'T KNOW	—	—	—	1	—	—	—	—	—	—	3
TOTAL ANSWERING	18 100%	40 100%	19 100%	16 100%	19 100%	8 100%	17 100%	12 100%	13 100%	49 100%	604 100%
REIMBURSED EXPENSES											
DIFFERENTIAL IN RENTS FROM ONE AREA TO THE OTHER	—	5%	16%	—	11%	13%	—	—	—	12%	8%
LEASE TERMINATION PENALTIES	94%	88%	95%	100%	95%	100%	82%	92%	92%	94%	89%
FINDER'S FEES	56%	38%	68%	56%	58%	38%	29%	67%	54%	53%	47%
SECURITY DEPOSITS	28%	25%	32%	31%	37%	25%	35%	33%	15%	35%	28%
LEGAL FEES	28%	33%	47%	44%	79%	25%	41%	17%	31%	45%	40%
CASH RELOCATION ALLOWANCE	—	3%	—	13%	—	—	6%	—	8%	—	1%
DUPLICATE RENT PAYMENTS	—	—	5%	—	—	—	—	8%	—	—	1%
MISCELLANEOUS EXPENSE	—	—	—	6%	5%	—	—	—	—	2%	1%
NO EXPENSES REIMBURSED	—	8%	5%	—	5%	—	12%	—	—	6%	8%

TABLE 59
EXPENSES REIMBURSED IF TRANSFERRED EMPLOYEE IS A RENTER

	NUMBER OF TRANSFERRED HOMEOWNERS IN 1983						
	UNDER 25	25-49	50-99	100-249	250-499	500 or more	TOTAL
TOTAL INTERVIEWED	268	104	97	88	28	15	607
NO ANSWER; DON'T KNOW	—	1	—	2	—	—	3
TOTAL ANSWERING	268 100%	103 100%	97 100%	86 100%	28 100%	15 100%	604 100%
REIMBURSED EXPENSES							
DIFFERENTIAL IN RENTS FROM ONE AREA TO THE OTHER	— 9%	— 9%	— 7%	— 7%	— 18%	— 7%	— 8%
LEASE TERMINATION PENALTIES	87%	89%	93%	91%	93%	93%	89%
FINDER'S FEES	44%	46%	49%	51%	54%	53%	47%
SECURITY DEPOSITS	32%	27%	19%	31%	18%	33%	28%
LEGAL FEES	41%	37%	47%	41%	32%	27%	40%
CASH RELOCATION ALLOWANCE	1%	1%	2%	1%	—	7%	1%
DUPLICATE RENT PAYMENTS	1%	—	—	1%	4%	—	1%
MISCELLANEOUS EXPENSE	1%	3%	—	1%	—	—	1%
NO EXPENSES REIMBURSED	10%	7%	5%	8%	4%	—	8%

TABLE 60

NUMBER OF HOUSE HUNTING TRIPS FOR WHICH FIRMS WILL REIMBURSE

	INDUSTRY											
	PETRO-LEUM & GAS	FOOD PREP & DISTR	METALS	MINING	INDUS MACH & EQUIP	BANKING, FINAN, ACCT & INSUR	DIVERSIFIED FINAN SERV	RETAIL & WHOLE	TRANSP	UTILITY	AERON SPACE & ELECT	TOTAL
TOTAL INTERVIEWED	30	51	18	12	83	79	28	22	21	26	25	607
NO ANSWER; DON'T KNOW	1	1	—	—	—	—	—	—	1	—	—	6
TOTAL ANSWERING	29 100%	50 100%	18 100%	12 100%	83 100%	79 100%	28 100%	22 100%	20 100%	26 100%	25 100%	601 100%
NUMBER OF HOUSE HUNTING TRIPS												
NONE	—	—	—	—	—	1%	—	—	5%	8%	—	1%
ONE	48%	34%	28%	33%	31%	35%	39%	27%	20%	19%	44%	34%
TWO	38%	54%	56%	50%	49%	44%	32%	45%	55%	38%	48%	49%
THREE	7%	8%	11%	8%	13%	6%	7%	18%	5%	12%	8%	8%
FOUR	—	—	—	—	1%	3%	4%	5%	—	4%	—	1%
FIVE OR MORE	7%	—	—	—	—	1%	—	—	—	4%	—	1%
REASONABLE NUMBER	—	—	6%	—	1%	3%	4%	5%	—	—	—	1%
LIMITED TO DAYS BUT NOT TRIPS	—	2%	—	8%	4%	1%	4%	—	10%	8%	—	2%
NO LIMIT	—	2%	—	—	—	4%	7%	—	5%	4%	—	2%
NEGOTIATED; VARIES	—	—	—	—	—	1%	4%	—	—	4%	—	1%
AVERAGE # OF TRIPS	1.79	1.73	1.82	1.73	1.84	1.79	1.70	2.00	1.81	2.15	1.64	1.77

TABLE 60

NUMBER OF HOUSE HUNTING TRIPS FOR WHICH FIRMS WILL REIMBURSE

	INDUSTRY (CONTD)										
	BUSINESS MACHS	CHEM & PLAST	PHARM & COS-METICS	HARD. APPL & HSWRS	WOOD & PAPER	RUBBER & RUBBER PROD	TEXTILES	PUBL & PRINT	AUTO-MOTIVE	ALL OTHER	TOTAL
TOTAL INTERVIEWED	18	40	19	17	19	8	17	12	13	49	607
NO ANSWER; DON'T KNOW	—	1	—	—	—	—	—	—	—	2	6
TOTAL ANSWERING	18 100%	39 100%	19 100%	17 100%	19 100%	8 100%	17 100%	12 100%	13 100%	47 100%	601 100%
NUMBER OF HOUSE HUNTING TRIPS											
NONE	—	—	—	—	—	—	—	—	—	6%	1%
ONE	39%	49%	32%	24%	37%	50%	6%	42%	31%	38%	34%
TWO	56%	46%	58%	59%	47%	50%	76%	33%	69%	47%	49%
THREE	—	—	11%	18%	5%	—	18%	—	—	4%	8%
FOUR	—	—	—	—	—	—	—	—	—	—	1%
FIVE OR MORE	—	—	—	—	—	—	—	—	—	2%	1%
REASONABLE NUMBER	—	—	—	—	—	—	—	—	—	—	1%
LIMITED TO DAYS BUT NOT TRIPS	6%	—	—	—	5%	—	—	8%	—	—	2%
NO LIMIT	—	3%	—	—	5%	—	—	—	—	—	2%
NEGOTIATED; VARIES	—	3%	—	—	—	—	—	17%	—	2%	1%
AVERAGE # OF TRIPS	1.59	1.49	1.79	1.94	1.65	1.50	2.12	1.44	1.69	1.70	1.77

TABLE 60
NUMBER OF HOUSE HUNTING TRIPS FOR WHICH FIRMS WILL REIMBURSE

	NUMBER OF TRANSFERRED HOMEOWNERS IN 1983						
	UNDER 25	25-49	50-99	100-249	250-499	500 or more	TOTAL
TOTAL INTERVIEWED	268	104	97	88	28	15	607
NO ANSWER; DON'T KNOW	2	2	—	2	—	—	6
TOTAL ANSWERING	266 100%	102 100%	97 100%	86 100%	28 100%	15 100%	601 100%
NUMBER OF HOUSE HUNTING TRIPS							
NONE	2%	1%	—	—	4%	—	1%
ONE	27%	39%	32%	42%	46%	80%	34%
TWO	53%	49%	51%	41%	39%	20%	49%
THREE	11%	9%	3%	8%	4%	—	8%
FOUR	1%	—	2%	1%	—	—	1%
FIVE OR MORE	1%	1%	1%	1%	—	—	1%
REASONABLE NUMBER	1%	—	2%	1%	—	—	1%
LIMITED TO DAYS BUT NOT TRIPS	2%	—	5%	3%	4%	—	2%
NO LIMIT	2%	1%	2%	—	—	—	2%
NEGOTIATED; VARIES	1%	—	2%	2%	4%	—	1%
AVERAGE # OF TRIPS	1.86	1.72	1.76	1.70	1.52	1.20	1.77

TABLE 61

LENGTH OF TIME FIRMS WILL REIMBURSE FOR TEMPORARY LIVING AT THE NEW LOCATION

	INDUSTRY											
	PETRO-LEUM & GAS	FOOD PREP & DISTR	METALS	MINING	INDUS MACH & EQUIP	BANKING, FINAN. ACCT & INSUR	DIVERSIFIED FINAN SERV	RETAIL & WHOLE	TRANSP	UTILITY	AERON SPACE & ELECT	TOTAL
TOTAL INTERVIEWED	30	51	18	12	83	79	28	22	21	26	25	607
DON'T REIMBURSE	—	—	—	—	1	1	—	—	1	1	—	7
TOTAL ANSWERING	30 100%	51 100%	18 100%	12 100%	82 100%	78 100%	28 100%	22 100%	20 100%	25 100%	25 100%	600 100%
LENGTH OF TIME												
LESS THAN 15 DAYS	13%	8%	11%	—	7%	8%	7%	5%	5%	8%	4%	7%
15 - 29 DAYS	3%	4%	6%	8%	1%	1%	7%	—	5%	—	4%	3%
30 - 44 DAYS	47%	33%	50%	42%	44%	46%	39%	59%	30%	28%	48%	45%
45 - 59 DAYS	10%	6%	6%	33%	6%	4%	—	5%	15%	4%	12%	7%
60 - 74 DAYS	10%	24%	22%	—	18%	19%	18%	9%	25%	24%	20%	18%
75 DAYS OR MORE	10%	18%	6%	—	20%	12%	14%	9%	15%	28%	12%	15%
REASONABLE TIME	—	2%	—	—	—	1%	—	—	—	4%	—	1%
NEGOTIABLE; VARIES	—	—	—	17%	1%	6%	7%	5%	—	4%	—	3%
UNLIMITED TIME	7%	6%	—	—	2%	3%	7%	9%	5%	—	—	3%
AVERAGE # OF DAYS	41.07	49.70	42.44	41.50	48.87	46.17	45.83	43.37	50.89	54.43	47.56	47.24

TABLE 61

LENGTH OF TIME FIRMS WILL REIMBURSE FOR TEMPORARY LIVING AT THE NEW LOCATION

	INDUSTRY (CONTD)										
	BUSINESS MACHS	CHEM & PLAST	PHARM & COS-METICS	HARD. APPL & HSWRS	WOOD & PAPER	RUBBER & RUBBER PROD	TEXTILES	PUBL & PRINT	AUTO-MOTIVE	ALL OTHER	TOTAL
TOTAL INTERVIEWED	18	40	19	17	19	8	17	12	13	49	607
DON'T REIMBURSE	1	1	—	—	1	—	—	—	—	—	7
TOTAL ANSWERING	17 100%	39 100%	19 100%	17 100%	18 100%	8 100%	17 100%	12 100%	13 100%	49 100%	600 100%
LENGTH OF TIME											
LESS THAN 15 DAYS	—	15%	5%	—	6%	—	18%	—	—	2%	7%
15 - 29 DAYS	—	—	—	—	6%	—	6%	—	—	4%	3%
30 - 44 DAYS	29%	54%	26%	59%	44%	38%	29%	50%	54%	65%	45%
45 - 59 DAYS	29%	3%	5%	6%	11%	—	6%	—	8%	4%	7%
60 - 74 DAYS	18%	8%	21%	12%	22%	38%	24%	8%	31%	16%	18%
75 DAYS OR MORE	18%	15%	42%	12%	11%	13%	12%	17%	8%	8%	15%
REASONABLE TIME	—	—	—	—	—	—	—	—	—	—	1%
NEGOTIABLE; VARIES	—	5%	—	12%	—	13%	6%	—	—	—	3%
UNLIMITED TIME	6%	—	—	—	—	—	—	25%	—	—	3%
AVERAGE # OF DAYS	54.44	41.14	58.53	47.07	47.06	55.29	43.63	48.78	50.31	44.39	47.24

TABLE 61

LENGTH OF TIME FIRMS WILL REIMBURSE FOR TEMPORARY LIVING AT THE NEW LOCATION

	NUMBER OF TRANSFERRED HOMEOWNERS IN 1983						
	UNDER 25	25-49	50-99	100-249	250-499	500 or more	TOTAL
TOTAL INTERVIEWED	268	104	97	88	28	15	607
DON'T REIMBURSE	4	—	2	1	—	—	7
TOTAL ANSWERING	264 100%	104 100%	95 100%	87 100%	28 100%	15 100%	600 100%
LENGTH OF TIME							
LESS THAN 15 DAYS	7%	7%	7%	7%	7%	7%	7%
15 - 29 DAYS	2%	4%	1%	3%	4%	—	3%
30 - 44 DAYS	47%	49%	34%	46%	43%	40%	45%
45 - 59 DAYS	5%	5%	7%	10%	11%	20%	7%
60 - 74 DAYS	18%	14%	23%	17%	18%	13%	18%
75 DAYS OR MORE	13%	15%	23%	13%	7%	13%	15%
REASONABLE TIME	1%	1%	—	—	—	—	1%
NEGOTIABLE; VARIES	3%	2%	4%	2%	4%	7%	3%
UNLIMITED TIME	4%	3%	—	1%	7%	—	3%
AVERAGE # OF DAYS	46.63	45.81	52.12	46.26	44.84	47.79	47.24

TABLE 62

FIRMS WHICH PROVIDE REIMBURSEMENT FOR SHIPPING HOUSEHOLD GOODS

	INDUSTRY											
	PETRO-LEUM & GAS	FOOD PREP & DISTR	METALS	MINING	INDUS MACH & EQUIP	BANKING, FINAN, ACCT & INSUR	DIVERSIFIED FINAN SERV	RETAIL & WHOLE	TRANSP	UTILITY	AERON SPACE & ELECT	TOTAL
TOTAL INTERVIEWED	30	51	18	12	83	79	28	22	21	26	25	607
NO ANSWER; DON'T KNOW	—	1	—	—	—	—	—	—	—	—	—	1
TOTAL ANSWERING	30 100%	50 100%	18 100%	12 100%	83 100%	79 100%	28 100%	22 100%	21 100%	26 100%	25 100%	606 100%
HOUSEHOLD GOODS												
REIMBURSE FOR SHIPPING	97%	94%	100%	100%	99%	100%	100%	95%	95%	100%	92%	98%
DO NOT REIMBURSE FOR SHIPPING	3%	6%	—	—	1%	—	—	5%	5%	—	8%	2%

TABLE 62

FIRMS WHICH PROVIDE REIMBURSEMENT FOR SHIPPING HOUSEHOLD GOODS

	INDUSTRY (CONTD)										
	BUSINESS MACHS	CHEM & PLAST	PHARM & COS-METICS	HARD. APPL & HSWRS	WOOD & PAPER	RUBBER & RUBBER PROD	TEXTILES	PUBL & PRINT	AUTO-MOTIVE	ALL OTHER	TOTAL
TOTAL INTERVIEWED	18	40	19	17	19	8	17	12	13	49	607
NO ANSWER; DON'T KNOW	—	—	—	—	—	—	—	—	—	—	1
TOTAL ANSWERING	18 100%	40 100%	19 100%	17 100%	19 100%	8 100%	17 100%	12 100%	13 100%	49 100%	606 100%
HOUSEHOLD GOODS											
REIMBURSE FOR SHIPPING	100%	98%	95%	100%	100%	100%	100%	100%	100%	100%	98%
DO NOT REIMBURSE FOR SHIPPING	—	3%	5%	—	—	—	—	—	—	—	2%

Merrill Lynch
Relocation Management Inc.

Merrill Lynch

TABLE 62

FIRMS WHICH PROVIDE REIMBURSEMENT FOR SHIPPING HOUSEHOLD GOODS

	NUMBER OF TRANSFERRED HOMEOWNERS IN 1983						
	UNDER 25	25-49	50-99	100-249	250-499	500 or more	TOTAL
TOTAL INTERVIEWED	268	104	97	88	28	15	607
NO ANSWER; DON'T KNOW	—	—	—	1	—	—	1
TOTAL ANSWERING	268 100%	104 100%	97 100%	87 100%	28 100%	15 100%	606 100%
HOUSEHOLD GOODS							
REIMBURSE FOR SHIPPING	99%	98%	98%	97%	100%	93%	98%
DO NOT REIMBURSE FOR SHIPPING	1%	2%	2%	3%	—	7%	2%

TABLE 63

COMPANIES USING A RELOCATION FIRM FOR MANAGING THE SHIPMENT OF HOUSEHOLD GOODS

	INDUSTRY											
	PETRO-LEUM & GAS	FOOD PREP & DISTR	METALS	MINING	INDUS MACH & EQUIP	BANKING, FINAN, ACCT & INSUR	DIVERSIFIED FINAN SERV	RETAIL & WHOLE	TRANSP	UTILITY	AERON SPACE & ELECT	TOTAL
TOTAL WHO REIMBURSE FOR SHIPPING	29	47	18	12	82	79	28	21	20	26	23	595
NO ANSWER; DON'T KNOW	—	—	—	—	—	2	—	—	—	—	—	2
TOTAL ANSWERING	29	47	18	12	82	77	28	21	20	26	23	593
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
USE OF RELOCATION FIRM												
DO USE FOR MANAGING HOUSEHOLD GOODS SHIPMENTS	17%	11%	6%	8%	24%	22%	25%	14%	15%	12%	13%	17%
DO NOT USE FOR MANAGING HOUSEHOLD GOODS SHIPMENTS	83%	89%	94%	92%	76%	78%	75%	86%	85%	88%	87%	83%

TABLE 63

COMPANIES USING A RELOCATION FIRM FOR MANAGING THE SHIPMENT OF HOUSEHOLD GOODS

	INDUSTRY (CONTD)										
	BUSINESS MACHS	CHEM & PLAST	PHARM & COS-METICS	HARD. APPL & HSWRS	WOOD & PAPER	RUBBER & RUBBER PROD	TEXTILES	PUBL & PRINT	AUTO-MOTIVE	ALL OTHER	TOTAL
TOTAL WHO REIMBURSE FOR SHIPPING	18	39	18	17	19	8	17	12	13	49	595
NO ANSWER; DON'T KNOW	—	—	—	—	—	—	—	—	—	—	2
TOTAL ANSWERING	18	39	18	17	19	8	17	12	13	49	593
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
USE OF RELOCATION FIRM											
DO USE FOR MANAGING HOUSEHOLD GOODS SHIPMENTS	17%	21%	28%	24%	11%	—	12%	17%	8%	10%	17%
DO NOT USE FOR MANAGING HOUSEHOLD GOODS SHIPMENTS	83%	79%	72%	76%	89%	100%	88%	83%	92%	90%	83%

TABLE 63

COMPANIES USING A RELOCATION FIRM FOR MANAGING THE SHIPMENT OF HOUSEHOLD GOODS

	NUMBER OF TRANSFERRED HOMEOWNERS IN 1983						
	UNDER 25	25-49	50-99	100-249	250-499	500 or more	TOTAL
TOTAL WHO REIMBURSE FOR SHIPPING	265	102	95	84	28	14	595
NO ANSWER; DON'T KNOW	2	—	—	—	—	—	2
TOTAL ANSWERING	263 100%	102 100%	95 100%	84 100%	28 100%	14 100%	593 100%
USE OF RELOCATION FIRM							
DO USE FOR MANAGING HOUSEHOLD GOODS SHIPMENTS	— 16%	— 22%	— 15%	— 15%	— 14%	— 7%	— 17%
DO NOT USE FOR MANAGING HOUSEHOLD GOODS SHIPMENTS	— 84%	— 78%	— 85%	— 85%	— 86%	— 93%	— 83%

TABLE 64
PARTY ARRANGING FOR SHIPMENT OF HOUSEHOLD GOODS

	INDUSTRY											
	PETRO-LEUM & GAS	FOOD PREP & DISTR	METALS	MINING	INDUS MACH & EQUIP	BANKING, FINAN, ACCT & INSUR	DIVERSIFIED FINAN SERV	RETAIL & WHOLE	TRANSP	UTILITY	AERON SPACE & ELECT	TOTAL
TOTAL WHO DON'T USE RELOCATION FIRM	24	42	17	11	62	60	21	18	17	23	20	493
NO ANSWER; DON'T KNOW	—	—	—	—	2	1	—	—	1	—	—	6
TOTAL ANSWERING	24 100%	42 100%	17 100%	11 100%	60 100%	59 100%	21 100%	18 100%	16 100%	23 100%	20 100%	487 100%
PARTY OR DEPARTMENT												
PURCHASING DEPARTMENT	13%	10%	12%	9%	22%	7%	—	11%	13%	35%	10%	11%
PERSONNEL DEPARTMENT	13%	17%	24%	55%	20%	53%	52%	39%	63%	35%	25%	30%
TRAFFIC DEPARTMENT	58%	60%	41%	9%	47%	5%	5%	28%	6%	13%	55%	39%
ANOTHER DEPARTMENT	8%	2%	12%	9%	7%	15%	29%	11%	6%	4%	—	8%
THE EMPLOYEE	8%	12%	12%	18%	5%	20%	14%	11%	13%	13%	10%	10%
ALL OTHER	—	—	—	—	—	—	—	—	—	—	—	—

TABLE 64

PARTY ARRANGING FOR SHIPMENT OF HOUSEHOLD GOODS

	INDUSTRY (CONTD)										
	BUSINESS MACHS	CHEM & PLAST	PHARM & COS-METICS	HARD, APPL & HSWRS	WOOD & PAPER	RUBBER & RUBBER PROD	TEXTILES	PUBL & PRINT	AUTO-MOTIVE	ALL OTHER	TOTAL
TOTAL WHO DON'T USE RELOCATION FIRM	15	31	13	13	17	8	15	10	12	44	493
NO ANSWER; DON'T KNOW	—	—	1	—	—	—	—	—	—	1	6
TOTAL ANSWERING	15 100%	31 100%	12 100%	13 100%	17 100%	8 100%	15 100%	10 100%	12 100%	43 100%	487 100%
PARTY OR DEPARTMENT											
PURCHASING DEPARTMENT	7%	3%	—	15%	—	—	27%	20%	25%	5%	11%
PERSONNEL DEPARTMENT	20%	13%	42%	46%	24%	13%	13%	40%	8%	30%	30%
TRAFFIC DEPARTMENT	60%	74%	50%	31%	65%	63%	40%	20%	58%	47%	39%
ANOTHER DEPARTMENT	—	10%	8%	—	6%	—	—	—	—	14%	8%
THE EMPLOYEE	13%	—	—	8%	6%	25%	20%	20%	8%	2%	10%
ALL OTHER	—	—	—	—	—	—	—	—	—	2%	—

TABLE 64
PARTY ARRANGING FOR SHIPMENT OF HOUSEHOLD GOODS

	NUMBER OF TRANSFERRED HOMEOWNERS IN 1983						
	UNDER 25	25-49	50-99	100-249	250-499	500 or more	TOTAL
TOTAL WHO DON'T USE RELOCATION FIRM	220	80	81	71	24	13	493
NO ANSWER; DON'T KNOW	3	1	—	1	—	—	6
TOTAL ANSWERING	217 100%	79 100%	81 100%	70 100%	24 100%	13 100%	487 100%
PARTY OR DEPARTMENT							
PURCHASING DEPARTMENT	16%	9%	6%	7%	13%	8%	11%
PERSONNEL DEPARTMENT	33%	32%	31%	30%	17%	8%	30%
TRAFFIC DEPARTMENT	28%	43%	48%	54%	58%	46%	39%
ANOTHER DEPARTMENT	7%	9%	9%	4%	13%	31%	8%
THE EMPLOYEE	16%	8%	6%	3%	—	8%	10%
ALL OTHER	—	—	—	1%	—	—	—

TABLE 65

POLICY FOR SELECTING VAN LINE

	INDUSTRY											
	PETRO-LEUM & GAS	FOOD PREP & DISTR	METALS	MINING	INDUS MACH & EQUIP	BANKING, FINAN, ACCT & INSUR	DIVERSIFIED FINAN SERV	RETAIL & WHOLE	TRANSP	UTILITY	AERON SPACE & ELECT	TOTAL
TOTAL WHO DON'T USE RELOCATION FIRM	— 24	— 42	— 17	— 11	— 62	— 60	— 21	— 18	— 17	— 23	— 20	— 493
NO ANSWER; DON'T KNOW	1	1	1	—	1	1	—	1	—	—	3	25
TOTAL ANSWERING	23 100%	41 100%	16 100%	11 100%	61 100%	59 100%	21 100%	17 100%	17 100%	23 100%	17 100%	468 100%
POLICY												
HAVE EXCLUSIVE ARRANGEMENT WITH ONE VAN LINE	13%	12%	13%	9%	20%	14%	33%	12%	29%	13%	18%	18%
HAVE FORMAL ARRANGEMENT WITH SMALL NUMBER OF VAN LINES	43%	29%	25%	36%	26%	42%	29%	41%	41%	30%	35%	35%
COMPANY OR EMPLOYEE SELECTS FROM A LIST OF PRE-SCREENED OR QUALIFIED VAN LINES	26%	24%	25%	27%	18%	17%	10%	12%	12%	17%	18%	18%
COMPANY OR EMPLOYEE SELECTS WHOMEVER THEY FEEL IS BEST FOR THE MOVE	17%	22%	25%	27%	15%	20%	19%	18%	6%	22%	24%	19%
NO FORMAL ARRANGEMENT BUT SOLICIT BIDS FOR EACH MOVE	—	12%	13%	—	20%	7%	10%	12%	6%	17%	6%	9%
COMPANY HANDLES ON OWN	—	—	—	—	2%	—	—	6%	6%	—	—	1%

TABLE 65

POLICY FOR SELECTING VAN LINE

	INDUSTRY (CONTD)										
	BUSINESS MACHS	CHEM & PLAST	PHARM & COS-METICS	HARD, APPL & HSWRS	WOOD & PAPER	RUBBER & RUBBER PROD	TEXTILES	PUBL & PRINT	AUTO-MOTIVE	ALL OTHER	TOTAL
TOTAL WHO DON'T USE RELOCATION FIRM	15	31	13	13	17	8	15	10	12	44	493
NO ANSWER; DON'T KNOW	—	2	2	—	2	—	1	—	3	6	25
TOTAL ANSWERING	15 100%	29 100%	11 100%	13 100%	15 100%	8 100%	14 100%	10 100%	9 100%	38 100%	468 100%
POLICY											
HAVE EXCLUSIVE ARRANGEMENT WITH ONE VAN LINE	20%	21%	18%	15%	7%	13%	29%	60%	11%	24%	18%
HAVE FORMAL ARRANGEMENT WITH SMALL NUMBER OF VAN LINES	60%	34%	55%	15%	47%	13%	36%	20%	44%	39%	35%
COMPANY OR EMPLOYEE SELECTS FROM A LIST OF PRE-SCREENED OR QUALIFIED VAN LINES	20%	28%	9%	38%	13%	—	7%	—	11%	18%	18%
COMPANY OR EMPLOYEE SELECTS WHOMEVER THEY FEEL IS BEST FOR THE MOVE	—	10%	18%	31%	27%	63%	14%	20%	33%	16%	19%
NO FORMAL ARRANGEMENT BUT SOLICIT BIDS FOR EACH MOVE	—	7%	—	—	7%	13%	14%	—	—	3%	9%
COMPANY HANDLES ON OWN	—	—	—	—	—	—	—	—	—	—	1%

TABLE 65
POLICY FOR SELECTING VAN LINE

	NUMBER OF TRANSFERRED HOMEOWNERS IN 1983						
	UNDER 25	25-49	50-99	100-249	250-499	500 or more	TOTAL
TOTAL WHO DON'T USE RELOCATION FIRM	220	80	81	71	24	13	493
NO ANSWER; DON'T KNOW	8	5	3	5	2	1	25
TOTAL ANSWERING	212 100%	75 100%	78 100%	66 100%	22 100%	12 100%	468 100%
POLICY							
HAVE EXCLUSIVE ARRANGEMENT WITH ONE VAN LINE	— 23%	— 17%	— 23%	— 11%	— —	— —	— 18%
HAVE FORMAL ARRANGEMENT WITH SMALL NUMBER OF VAN LINES	— 23%	— 40%	— 49%	— 48%	— 55%	— 42%	— 35%
COMPANY OR EMPLOYEE SELECTS FROM A LIST OF PRE-SCREENED OR QUALIFIED VAN LINES	— — 17%	— — 15%	— — 18%	— — 23%	— — 23%	— — 42%	— — 18%
COMPANY OR EMPLOYEE SELECTS WHOMEVER THEY FEEL IS BEST FOR THE MOVE	— — 23%	— — 21%	— — 8%	— — 12%	— — 23%	— — 17%	— — 19%
NO FORMAL ARRANGEMENT BUT SOLICIT BIDS FOR EACH MOVE	— 15%	— 5%	— 3%	— 5%	— —	— —	— 9%
COMPANY HANDLES ON OWN	—	1%	—	2%	—	—	1%

TABLE 66

AMOUNT OF ADDITIONAL ALLOWANCE PROVIDED HOMEOWNERS FOR INCIDENTAL EXPENSES

	INDUSTRY											
	PETRO-LEUM & GAS	FOOD PREP & DISTR	METALS	MINING	INDUS MACH & EQUIP	BANKING, FINAN, ACCT & INSUR	DIVERSIFIED FINAN SERV	RETAIL & WHOLE	TRANSP	UTILITY	AERON SPACE & ELECT	TOTAL
TOTAL INTERVIEWED	30	51	18	12	83	79	28	22	21	26	25	607
NONE PROVIDED	5	5	2	3	13	12	4	5	4	4	3	87
TOTAL WHO PROVIDE	25 100%	46 100%	16 100%	9 100%	70 100%	67 100%	24 100%	17 100%	17 100%	22 100%	22 100%	520 100%
AMOUNT OF ALLOWANCE FOR HOMEOWNERS												
ITEMIZED ALLOWANCE	16%	24%	6%	11%	19%	13%	21%	18%	29%	14%	18%	18%
FLAT DOLLAR ALLOWANCE OF:	16%	11%	19%	11%	24%	25%	42%	29%	12%	14%	32%	25%
LESS THAN $250	—	—	—	—	—	1%	4%	—	—	—	—	1%
$250 - $499	—	—	—	—	1%	1%	—	—	—	—	—	1%
$500 - $999	—	—	—	—	4%	7%	8%	6%	6%	5%	5%	5%
$1,000 - $1,499	—	2%	6%	—	6%	4%	8%	6%	6%	5%	14%	6%
$1,500 - $1,999	—	7%	—	—	3%	1%	4%	6%	—	—	—	3%
$2,000 - $2,499	12%	—	6%	—	3%	—	8%	12%	—	—	—	3%
$2,500 OR OVER	4%	2%	6%	—	6%	9%	4%	—	—	5%	14%	5%
BASED ON # OF DEPENDENTS	—	—	—	11%	1%	—	4%	—	—	—	—	1%

TABLE 66

AMOUNT OF ADDITIONAL ALLOWANCE PROVIDED HOMEOWNERS FOR INCIDENTAL EXPENSES

	INDUSTRY											
	PETRO-LEUM & GAS	FOOD PREP & DISTR	METALS	MINING	INDUS MACH & EQUIP	BANKING, FINAN, ACCT & INSUR	DIVERSIFIED FINAN SERV	RETAIL & WHOLE	TRANSP	UTILITY	AERON SPACE & ELECT	TOTAL
SALARY ALLOWANCE OF:	68%	63%	75%	78%	56%	61%	38%	53%	59%	68%	45%	56%
LESS THAN 2 WEEKS' SALARY	—	2%	—	—	4%	4%	8%	—	—	5%	5%	4%
2 WEEKS' - LESS THAN 1 MONTH	8%	20%	6%	11%	13%	19%	8%	12%	6%	9%	9%	12%
1 MONTH'S SALARY	56%	41%	63%	67%	34%	22%	17%	41%	53%	41%	32%	34%
MORE THAN 1 MONTH'S SALARY	4%	—	6%	—	4%	15%	4%	—	—	14%	—	6%
OTHER FLAT ALLOWANCES	—	—	—	—	1%	—	—	—	—	5%	5%	1%
TYPE OF ALLOWANCE UNKNOWN	—	2%	—	—	—	—	—	—	—	—	—	1%

TABLE 66

AMOUNT OF ADDITIONAL ALLOWANCE PROVIDED HOMEOWNERS FOR INCIDENTAL EXPENSES

	INDUSTRY (CONTD)										
	BUSINESS MACHS	CHEM & PLAST	PHARM & COS-METICS	HARD, APPL & HSWRS	WOOD & PAPER	RUBBER & RUBBER PROD	TEXTILES	PUBL & PRINT	AUTO-MOTIVE	ALL OTHER	TOTAL
TOTAL INTERVIEWED	18	40	19	17	19	8	17	12	13	49	607
NONE PROVIDED	1	3	5	1	2	—	2	3	4	6	87
TOTAL WHO PROVIDE	17 100%	37 100%	14 100%	16 100%	17 100%	8 100%	15 100%	9 100%	9 100%	43 100%	520 100%
AMOUNT OF ALLOWANCE FOR HOMEOWNERS											
ITEMIZED ALLOWANCE	24%	11%	43%	13%	12%	25%	47%	33%	33%	5%	18%
FLAT DOLLAR ALLOWANCE OF:	53%	27%	29%	13%	18%	50%	20%	33%	11%	35%	25%
LESS THAN $250	—	—	—	—	—	—	7%	—	—	2%	1%
$250 - $499	6%	3%	—	—	—	13%	—	—	—	2%	1%
$500 - $999	24%	—	7%	13%	6%	—	—	11%	11%	2%	5%
$1,000 - $1,499	6%	5%	7%	—	6%	38%	7%	22%	—	9%	6%
$1,500 - $1,999	—	8%	7%	—	—	—	7%	—	—	12%	3%
$2,000 - $2,499	12%	—	7%	—	—	—	—	—	—	—	3%
$2,500 OR OVER	—	8%	—	—	6%	—	—	—	—	5%	5%
BASED ON # OF DEPENDENTS	6%	3%	—	—	—	—	—	—	—	2%	1%
SALARY ALLOWANCE OF:	24%	59%	29%	75%	59%	25%	33%	33%	56%	58%	56%
LESS THAN 2 WEEKS' SALARY	6%	5%	7%	6%	—	—	7%	—	11%	5%	4%
2 WEEKS' - LESS THAN 1 MONTH	—	8%	—	13%	12%	13%	13%	—	11%	12%	12%
1 MONTH'S SALARY	18%	41%	7%	38%	41%	13%	13%	22%	22%	35%	34%
MORE THAN 1 MONTH'S SALARY	—	5%	14%	19%	6%	—	—	11%	11%	7%	6%
OTHER FLAT ALLOWANCES	—	—	—	—	—	—	—	—	—	—	1%
TYPE OF ALLOWANCE UNKNOWN	—	3%	—	—	12%	—	—	—	—	2%	1%

TABLE 66

AMOUNT OF ADDITIONAL ALLOWANCE PROVIDED HOMEOWNERS FOR INCIDENTAL EXPENSES

	NUMBER OF TRANSFERRED HOMEOWNERS IN 1983						
	UNDER 25	25-49	50-99	100-249	250-499	500 or more	TOTAL
TOTAL INTERVIEWED	268	104	97	88	28	15	607
NONE PROVIDED	53	13	6	8	5	1	87
TOTAL WHO PROVIDE	215 100%	91 100%	91 100%	80 100%	23 100%	14 100%	520 100%
AMOUNT OF ALLOWANCE FOR HOMEOWNERS							
ITEMIZED ALLOWANCE	21%	20%	15%	16%	—	14%	18%
FLAT DOLLAR ALLOWANCE OF:	27%	20%	22%	21%	22%	50%	25%
LESS THAN $250	—	1%	1%	—	—	—	1%
$250 - $499	1%	2%	1%	1%	—	—	1%
$500 - $999	7%	2%	3%	4%	4%	7%	5%
$1,000 - $1,499	9%	4%	4%	5%	4%	—	6%
$1,500 - $1,999	3%	3%	2%	4%	4%	7%	3%
$2,000 - $2,499	2%	1%	2%	1%	4%	29%	3%
$2,500 OR OVER	5%	3%	7%	4%	4%	7%	5%
BASED ON # OF DEPENDENTS	—	2%	1%	3%	—	—	1%
SALARY ALLOWANCE OF:	51%	58%	59%	61%	78%	36%	56%
LESS THAN 2 WEEKS' SALARY	3%	2%	7%	5%	—	7%	4%
2 WEEKS' - LESS THAN 1 MONTH	12%	13%	15%	9%	9%	—	12%
1 MONTH'S SALARY	30%	40%	31%	39%	57%	21%	34%
MORE THAN 1 MONTH'S SALARY	6%	3%	7%	9%	13%	7%	6%
OTHER FLAT ALLOWANCES	—	1%	1%	1%	—	—	1%
TYPE OF ALLOWANCE UNKNOWN	1%	1%	2%	—	—	—	1%

TABLE 67

AMOUNT OF ADDITIONAL ALLOWANCE PROVIDED RENTERS FOR INCIDENTAL EXPENSES

	INDUSTRY											
	PETRO-LEUM & GAS	FOOD PREP & DISTR	METALS	MINING	INDUS MACH & EQUIP	BANKING, FINAN, ACCT & INSUR	DIVERSIFIED FINAN SERV	RETAIL & WHOLE	TRANSP	UTILITY	AERON SPACE & ELECT	TOTAL
TOTAL INTERVIEWED	30	51	18	12	83	79	28	22	21	26	25	607
NONE PROVIDED	5	5	2	3	13	12	4	5	4	4	3	87
TOTAL WHO PROVIDE	25 100%	46 100%	16 100%	9 100%	70 100%	67 100%	24 100%	17 100%	17 100%	22 100%	22 100%	520 100%
AMOUNT OF ALLOWANCE FOR RENTERS												
ITEMIZED ALLOWANCE	16%	24%	6%	11%	19%	13%	21%	18%	29%	14%	18%	18%
FLAT DOLLAR ALLOWANCE OF:	16%	9%	19%	11%	19%	25%	38%	29%	18%	14%	32%	23%
LESS THAN $250	—	—	—	—	—	3%	4%	—	—	—	5%	1%
$250 - $499	—	—	—	—	1%	1%	—	—	—	—	—	1%
$500 - $999	4%	—	6%	—	4%	9%	13%	12%	12%	5%	9%	7%
$1,000 - $1,499	4%	—	13%	—	7%	4%	8%	6%	6%	5%	14%	6%
$1,500 - $1,999	—	7%	—	—	—	1%	4%	6%	—	—	—	3%
$2,000 - $2,499	4%	—	—	—	3%	—	4%	6%	—	5%	—	1%
$2,500 OR OVER	4%	2%	—	—	3%	6%	—	—	—	—	5%	3%
BASED ON # OF DEPENDENTS	—	—	—	11%	—	—	4%	—	—	—	—	1%
SALARY ALLOWANCE OF:	64%	59%	63%	56%	53%	57%	38%	47%	53%	59%	45%	51%
LESS THAN 2 WEEKS' SALARY	—	—	—	—	3%	6%	8%	6%	—	—	5%	4%
2 WEEKS' - LESS THAN 1 MONTH	8%	28%	13%	22%	19%	22%	13%	24%	12%	18%	9%	16%
1 MONTH'S SALARY	52%	30%	44%	33%	30%	18%	13%	18%	41%	27%	32%	27%
MORE THAN 1 MONTH'S SALARY	4%	—	6%	—	1%	10%	4%	—	—	14%	—	4%
OTHER FLAT ALLOWANCES	—	—	—	—	1%	—	4%	—	—	—	5%	1%

TABLE 67

AMOUNT OF ADDITIONAL ALLOWANCE PROVIDED RENTERS FOR INCIDENTAL EXPENSES

	INDUSTRY											
	PETRO-LEUM & GAS	FOOD PREP & DISTR	METALS	MINING	INDUS MACH & EQUIP	BANKING, FINAN, ACCT & INSUR	DIVERSIFIED FINAN SERV	RETAIL & WHOLE	TRANSP	UTILITY	AERON SPACE & ELECT	TOTAL
NEGOTIABLE	—	—	—	—	—	1%	—	6%	—	—	—	—
TYPE OF ALLOWANCE UNKNOWN	4%	9%	13%	22%	9%	3%	—	—	—	14%	—	6%

TABLE 67

AMOUNT OF ADDITIONAL ALLOWANCE PROVIDED RENTERS FOR INCIDENTAL EXPENSES

	INDUSTRY (CONTD)										
	BUSINESS MACHS	CHEM & PLAST	PHARM & COS-METICS	HARD, APPL & HSWRS	WOOD & PAPER	RUBBER & RUBBER PROD	TEXTILES	PUBL & PRINT	AUTO-MOTIVE	ALL OTHER	TOTAL
TOTAL INTERVIEWED	18	40	19	17	19	8	17	12	13	49	607
NONE PROVIDED	1	3	5	1	2	—	2	3	4	6	87
TOTAL WHO PROVIDE	17 100%	37 100%	14 100%	16 100%	17 100%	8 100%	15 100%	9 100%	9 100%	43 100%	520 100%
AMOUNT OF ALLOWANCE FOR RENTERS											
ITEMIZED ALLOWANCE	24%	11%	43%	13%	12%	25%	47%	33%	33%	5%	18%
FLAT DOLLAR ALLOWANCE OF:	59%	27%	29%	13%	24%	38%	13%	22%	11%	35%	23%
LESS THAN $250	—	3%	—	—	—	—	—	—	—	2%	1%
$250 - $499	12%	—	—	—	6%	—	—	—	—	2%	1%
$500 - $999	18%	5%	14%	13%	—	25%	—	22%	11%	7%	7%
$1,000 - $1,499	18%	5%	7%	—	12%	13%	7%	—	—	9%	6%
$1,500 - $1,999	6%	3%	7%	—	—	—	7%	—	—	7%	3%
$2,000 - $2,499	—	—	—	—	—	—	—	—	—	2%	1%
$2,500 OR OVER	—	8%	—	—	6%	—	—	—	—	2%	3%
BASED ON # OF DEPENDENTS	6%	3%	—	—	—	—	—	—	—	2%	1%
SALARY ALLOWANCE OF:	18%	54%	29%	75%	53%	13%	33%	33%	56%	53%	51%
LESS THAN 2 WEEKS' SALARY	6%	3%	7%	6%	6%	—	7%	—	11%	5%	4%
2 WEEKS' - LESS THAN 1 MONTH	—	16%	—	25%	12%	13%	13%	—	11%	16%	16%
1 MONTH'S SALARY	12%	32%	7%	31%	29%	—	13%	33%	33%	30%	27%
MORE THAN 1 MONTH'S SALARY	—	3%	14%	13%	6%	—	—	—	—	2%	4%
OTHER FLAT ALLOWANCES	—	3%	—	—	—	—	—	—	—	—	1%
NEGOTIABLE	—	—	—	—	—	—	—	—	—	—	—
TYPE OF ALLOWANCE UNKNOWN	—	5%	—	—	12%	25%	7%	11%	—	7%	6%

TABLE 67

AMOUNT OF ADDITIONAL ALLOWANCE PROVIDED RENTERS FOR INCIDENTAL EXPENSES

	NUMBER OF TRANSFERRED HOMEOWNERS IN 1983						
	UNDER 25	25-49	50-99	100-249	250-499	500 or more	TOTAL
TOTAL INTERVIEWED	268	104	97	88	28	15	607
NONE PROVIDED	53	13	6	8	5	1	87
TOTAL WHO PROVIDE	215 100%	91 100%	91 100%	80 100%	23 100%	14 100%	520 100%
AMOUNT OF ALLOWANCE FOR RENTERS							
ITEMIZED ALLOWANCE	21%	20%	15%	16%	—	14%	18%
FLAT DOLLAR ALLOWANCE OF:	24%	20%	20%	21%	26%	50%	23%
LESS THAN $250	—	2%	2%	—	—	—	1%
$250 - $499	1%	—	1%	1%	4%	7%	1%
$500 - $999	9%	8%	4%	5%	—	7%	7%
$1,000 - $1,499	8%	4%	4%	4%	13%	14%	6%
$1,500 - $1,999	2%	1%	3%	4%	—	7%	3%
$2,000 - $2,499	1%	1%	—	1%	4%	7%	1%
$2,500 OR OVER	2%	1%	4%	4%	4%	7%	3%
BASED ON # OF DEPENDENTS	—	2%	—	3%	—	—	1%
SALARY ALLOWANCE OF:	47%	56%	52%	59%	74%	29%	51%
LESS THAN 2 WEEKS' SALARY	4%	2%	5%	4%	4%	—	4%
2 WEEKS' - LESS THAN 1 MONTH	14%	20%	16%	16%	35%	—	16%
1 MONTH'S SALARY	25%	32%	24%	33%	30%	21%	27%
MORE THAN 1 MONTH'S SALARY	3%	2%	5%	6%	4%	7%	4%
OTHER FLAT ALLOWANCES	—	1%	2%	—	—	7%	1%
NEGOTIABLE	1%	—	—	—	—	—	—
TYPE OF ALLOWANCE UNKNOWN	7%	3%	11%	4%	—	—	6%

TABLE 68

COMPANIES CURRENTLY USING RELOCATION FIRMS FOR ONE OR MORE SERVICES

	INDUSTRY											
	PETRO-LEUM & GAS	FOOD PREP & DISTR	METALS	MINING	INDUS MACH & EQUIP	BANKING, FINAN, ACCT & INSUR	DIVERSIFIED FINAN SERV	RETAIL & WHOLE	TRANSP	UTILITY	AERON SPACE & ELECT	TOTAL
TOTAL INTERVIEWED	30	51	18	12	83	79	28	22	21	26	25	607
NO ANSWER	—	—	—	1	—	—	—	—	—	—	—	4
TOTAL ANSWERING	30 100%	51 100%	18 100%	11 100%	83 100%	79 100%	28 100%	22 100%	21 100%	26 100%	25 100%	603 100%
USE OF RELOCATION FIRMS												
COMPANY DOES USE	77%	67%	78%	64%	72%	56%	61%	73%	71%	77%	80%	68%
COMPANY DOES NOT USE	23%	33%	22%	36%	28%	44%	39%	27%	29%	23%	20%	32%

TABLE 68

COMPANIES CURRENTLY USING RELOCATION FIRMS FOR ONE OR MORE SERVICES

	INDUSTRY (CONTD)										
	BUSINESS MACHS	CHEM & PLAST	PHARM & COS-METICS	HARD, APPL & HSWRS	WOOD & PAPER	RUBBER & RUBBER PROD	TEXTILES	PUBL & PRINT	AUTO-MOTIVE	ALL OTHER	TOTAL
TOTAL INTERVIEWED	18	40	19	17	19	8	17	12	13	49	607
NO ANSWER	—	—	—	—	—	—	—	—	1	2	4
TOTAL ANSWERING	18 100%	40 100%	19 100%	17 100%	19 100%	8 100%	17 100%	12 100%	12 100%	47 100%	603 100%
USE OF RELOCATION FIRMS											
COMPANY DOES USE	61%	70%	79%	82%	74%	50%	59%	58%	67%	64%	68%
COMPANY DOES NOT USE	39%	30%	21%	18%	26%	50%	41%	42%	33%	36%	32%

TABLE 68

COMPANIES CURRENTLY USING RELOCATION FIRMS FOR ONE OR MORE SERVICES

	NUMBER OF TRANSFERRED HOMEOWNERS IN 1983						
	UNDER 25	25-49	50-99	100-249	250-499	500 or more	TOTAL
TOTAL INTERVIEWED	268	104	97	88	28	15	607
NO ANSWER	3	—	—	—	1	—	4
TOTAL ANSWERING	265 100%	104 100%	97 100%	88 100%	27 100%	15 100%	603 100%
USE OF RELOCATION FIRMS							
COMPANY DOES USE	56%	73%	79%	81%	85%	93%	68%
COMPANY DOES NOT USE	44%	27%	21%	19%	15%	7%	32%

TABLE 69

WHETHER NEW PROFESSIONAL HIRES ARE ELIGIBLE FOR THE SAME REIMBURSEMENTS AS CURRENT EMPLOYEES

	INDUSTRY											
	PETRO-LEUM & GAS	FOOD PREP & DISTR	METALS	MINING	INDUS MACH & EQUIP	BANKING, FINAN, ACCT & INSUR	DIVERSIFIED FINAN SERV	RETAIL & WHOLE	TRANSP	UTILITY	AERON SPACE & ELECT	TOTAL
TOTAL INTERVIEWED	30	51	18	12	83	79	28	22	21	26	25	607
NO ANSWER; DON'T KNOW	—	1	—	—	—	1	—	—	—	—	—	2
TOTAL ANSWERING	30 100%	50 100%	18 100%	12 100%	83 100%	78 100%	28 100%	22 100%	21 100%	26 100%	25 100%	605 100%
REIMBURSEMENTS												
YES, ELIGIBLE FOR ALL REIMBURSMENTS	43%	26%	22%	33%	31%	37%	21%	45%	33%	19%	24%	31%
NO, ELIGIBLE FOR NO REIMBURSMENTS	3%	2%	—	—	—	1%	4%	5%	5%	4%	—	2%
DEPENDS ON INDIVIDUAL; NEGOTIABLE	30%	28%	22%	25%	29%	37%	54%	36%	33%	27%	32%	33%
SOME OR ALL OF THE HOME SALE EXPENSE	17%	20%	28%	17%	19%	13%	11%	5%	14%	15%	8%	16%
COST OF DISPOSING OF APARTMENT, IF RENTER	13%	20%	11%	25%	16%	12%	7%	5%	14%	12%	16%	14%
ONE OR MORE HOUSE HUNTING TRIPS	23%	44%	56%	42%	31%	23%	18%	14%	24%	46%	40%	32%
SOME OR ALL OF THE CLOSING COSTS ON NEW HOME	10%	14%	22%	25%	14%	10%	7%	—	14%	8%	20%	13%
SHIPMENT OF HOUSEHOLD GOODS	23%	44%	56%	42%	39%	24%	21%	14%	29%	46%	44%	34%

TABLE 69

WHETHER NEW PROFESSIONAL HIRES ARE ELIGIBLE FOR THE SAME REIMBURSEMENTS AS CURRENT EMPLOYEES

	INDUSTRY											
	PETRO-LEUM & GAS	FOOD PREP & DISTR	METALS	MINING	INDUS MACH & EQUIP	BANKING, FINAN, ACCT & INSUR	DIVERSIFIED FINAN SERV	RETAIL & WHOLE	TRANSP	UTILITY	AERON SPACE & ELECT	TOTAL
TRANSPORTATION OF FAMILY TO NEW LOCATION	23%	44%	56%	42%	39%	22%	18%	9%	29%	46%	44%	33%
TEMPORARY LIVING AT NEW LOCATION WITH OR WITHOUT FAMILY	23%	42%	50%	25%	39%	22%	18%	5%	24%	42%	44%	32%
MISCELLANEOUS MOVING ALLOWANCE	13%	8%	22%	—	14%	9%	11%	—	14%	15%	20%	13%
TAX GROSS-UP ON MOVING EXPENSES	20%	28%	28%	25%	17%	14%	11%	5%	24%	8%	16%	17%

TABLE 69

WHETHER NEW PROFESSIONAL HIRES ARE ELIGIBLE FOR THE SAME REIMBURSEMENTS AS CURRENT EMPLOYEES

	INDUSTRY (CONTD)										
	BUSINESS MACHS	CHEM & PLAST	PHARM & COS-METICS	HARD, APPL & HSWRS	WOOD & PAPER	RUBBER & RUBBER PROD	TEXTILES	PUBL & PRINT	AUTO-MOTIVE	ALL OTHER	TOTAL
TOTAL INTERVIEWED	18	40	19	17	19	8	17	12	13	49	607
NO ANSWER; DON'T KNOW	—	—	—	—	—	—	—	—	—	—	2
TOTAL ANSWERING	18 100%	40 100%	19 100%	17 100%	19 100%	8 100%	17 100%	12 100%	13 100%	49 100%	605 100%
REIMBURSEMENTS											
YES, ELIGIBLE FOR ALL REIMBURSMENTS	56%	28%	21%	41%	26%	38%	24%	33%	8%	29%	31%
NO, ELIGIBLE FOR NO REIMBURSMENTS	6%	3%	—	—	—	—	6%	8%	8%	—	2%
DEPENDS ON INDIVIDUAL; NEGOTIABLE	6%	20%	47%	29%	37%	38%	35%	33%	54%	39%	33%
SOME OR ALL OF THE HOME SALE EXPENSE	11%	35%	21%	12%	11%	—	12%	—	23%	10%	16%
COST OF DISPOSING OF APARTMENT, IF RENTER	22%	28%	11%	12%	5%	13%	6%	8%	8%	14%	14%
ONE OR MORE HOUSE HUNTING TRIPS	33%	50%	32%	29%	37%	25%	29%	25%	31%	31%	32%
SOME OR ALL OF THE CLOSING COSTS ON NEW HOME	6%	28%	21%	12%	11%	—	18%	—	15%	14%	13%
SHIPMENT OF HOUSEHOLD GOODS	33%	50%	32%	29%	37%	25%	35%	25%	31%	31%	34%
TRANSPORTATION OF FAMILY TO NEW LOCATION	33%	50%	32%	29%	37%	25%	35%	25%	31%	29%	33%
TEMPORARY LIVING AT NEW LOCATION WITH OR WITHOUT FAMILY	33%	50%	32%	29%	37%	25%	35%	25%	31%	27%	32%
MISCELLANEOUS MOVING ALLOWANCE	11%	30%	11%	6%	16%	—	24%	8%	15%	12%	13%
TAX GROSS-UP ON MOVING EXPENSES	11%	35%	11%	6%	32%	13%	24%	—	15%	8%	17%

TABLE 69

WHETHER NEW PROFESSIONAL HIRES ARE ELIGIBLE FOR THE SAME REIMBURSEMENTS AS CURRENT EMPLOYEES

	NUMBER OF TRANSFERRED HOMEOWNERS IN 1983						
	UNDER 25	25-49	50-99	100-249	250-499	500 or more	TOTAL
TOTAL INTERVIEWED	268	104	97	88	28	15	607
NO ANSWER; DON'T KNOW	—	1	—	—	1	—	2
TOTAL ANSWERING	268 100%	103 100%	97 100%	88 100%	27 100%	15 100%	605 100%
REIMBURSEMENTS							
YES, ELIGIBLE FOR ALL REIMBURSMENTS	— 36%	— 35%	— 24%	— 25%	— 22%	— 13%	— 31%
NO, ELIGIBLE FOR NO REIMBURSMENTS	2%	2%	—	2%	4%	7%	2%
DEPENDS ON INDIVIDUAL, NEGOTIABLE	29%	32%	42%	31%	30%	33%	33%
SOME OR ALL OF THE HOME SALE EXPENSE	— 12%	— 21%	— 16%	— 18%	— 22%	— 13%	— 16%
COST OF DISPOSING OF APARTMENT, IF RENTER	— 11%	— 15%	— 19%	— 15%	— 22%	— 27%	— 14%
ONE OR MORE HOUSE HUNTING TRIPS	31%	30%	31%	38%	44%	47%	32%
SOME OR ALL OF THE CLOSING COSTS ON NEW HOME	— 12%	— 16%	— 12%	— 15%	— 15%	— 20%	— 13%
SHIPMENT OF HOUSEHOLD GOODS	32%	31%	33%	41%	44%	47%	34%
TRANSPORTATION OF FAMILY TO NEW LOCATION	— 32%	— 30%	— 31%	— 41%	— 44%	— 47%	— 33%
TEMPORARY LIVING AT NEW LOCATION WITH OR WITHOUT FAMILY	— 29%	— 30%	— 31%	— 39%	— 44%	— 47%	— 32%
MISCELLANEOUS MOVING ALLOWANCE	12%	17%	11%	10%	19%	27%	13%
TAX GROSS-UP ON MOVING EXPENSES	13%	14%	23%	22%	33%	33%	17%

Merrill Lynch
Relocation Management Inc.

TABLE 70

WHETHER NEW COLLEGE GRADUATE HIRES ARE ELIGIBLE FOR THE SAME REIMBURSEMENTS AS CURRENT EMPLOYEES

	INDUSTRY											
	PETRO-LEUM & GAS	FOOD PREP & DISTR	METALS	MINING	INDUS MACH & EQUIP	BANKING, FINAN, ACCT & INSUR	DIVERSIFIED FINAN SERV	RETAIL & WHOLE	TRANSP	UTILITY	AERON SPACE & ELECT	TOTAL
TOTAL INTERVIEWED	30	51	18	12	83	79	28	22	21	26	25	607
NO ANSWER; DON'T KNOW	1	—	—	—	—	1	1	—	—	—	—	4
TOTAL ANSWERING	29 100%	51 100%	18 100%	12 100%	83 100%	78 100%	27 100%	22 100%	21 100%	26 100%	25 100%	603 100%
REIMBURSEMENTS												
YES, ELIGIBLE FOR ALL REIMBURSMENTS	14%	14%	—	—	16%	14%	11%	32%	10%	8%	16%	14%
NO, ELIGIBLE FOR NO REIMBURSMENTS	10%	4%	17%	17%	5%	14%	15%	14%	10%	4%	8%	9%
DEPENDS ON INDIVIDUAL; NEGOTIABLE	24%	18%	17%	17%	16%	17%	26%	18%	29%	4%	20%	19%
DON'T HIRE OR TRANSFER NEW COLLEGE GRADUATES	—	2%	—	17%	2%	5%	11%	18%	—	4%	—	4%
SOME OR ALL OF THE HOME SALE EXPENSE	—	12%	17%	17%	8%	8%	7%	5%	19%	8%	16%	9%
COST OF DISPOSING OF APARTMENT, IF RENTER	10%	24%	11%	25%	18%	17%	11%	5%	24%	19%	20%	17%
ONE OR MORE HOUSE HUNTING TRIPS	34%	53%	50%	42%	45%	35%	33%	18%	43%	62%	40%	43%
SOME OR ALL OF THE CLOSING COSTS ON NEW HOME	—	10%	11%	17%	10%	8%	7%	—	19%	4%	20%	9%
SHIPMENT OF HOUSEHOLD GOODS	52%	61%	67%	50%	59%	46%	37%	18%	52%	77%	56%	53%
TRANSPORTATION OF FAMILY TO NEW LOCATION	48%	57%	67%	50%	57%	37%	30%	9%	48%	73%	56%	49%
TEMPORARY LIVING AT NEW LOCATION WITH OR WITHOUT FAMILY	45%	53%	56%	33%	51%	23%	30%	14%	48%	50%	56%	44%

TABLE 70

WHETHER NEW COLLEGE GRADUATE HIRES ARE ELIGIBLE FOR THE SAME REIMBURSEMENTS AS CURRENT EMPLOYEES

	INDUSTRY											
	PETROLEUM & GAS	FOOD PREP & DISTR	METALS	MINING	INDUS MACH & EQUIP	BANKING, FINAN, ACCT & INSUR	DIVERSIFIED FINAN SERV	RETAIL & WHOLE	TRANSP	UTILITY	AERON SPACE & ELECT	TOTAL
MISCELLANEOUS MOVING ALLOWANCE	21%	12%	17%	—	14%	12%	7%	—	19%	35%	24%	15%
TAX GROSS-UP ON MOVING EXPENSES	38%	33%	33%	25%	23%	22%	15%	5%	33%	27%	20%	26%

TABLE 70

WHETHER NEW COLLEGE GRADUATE HIRES ARE ELIGIBLE FOR THE SAME REIMBURSEMENTS AS CURRENT EMPLOYEES

	INDUSTRY (CONTD)										
	BUSINESS MACHS	CHEM & PLAST	PHARM & COS-METICS	HARD, APPL & HSWRS	WOOD & PAPER	RUBBER & RUBBER PROD	TEXTILES	PUBL & PRINT	AUTO-MOTIVE	ALL OTHER	TOTAL
TOTAL INTERVIEWED	18	40	19	17	19	8	17	12	13	49	607
NO ANSWER; DON'T KNOW	—	—	1	—	—	—	—	—	—	—	4
TOTAL ANSWERING	18 100%	40 100%	18 100%	17 100%	19 100%	8 100%	17 100%	12 100%	13 100%	49 100%	603 100%
REIMBURSEMENTS											
YES, ELIGIBLE FOR ALL REIMBURSMENTS	33%	15%	11%	29%	11%	—	12%	17%	—	12%	14%
NO, ELIGIBLE FOR NO REIMBURSMENTS	6%	10%	—	—	—	—	18%	25%	8%	10%	9%
DEPENDS ON INDIVIDUAL; NEGOTIABLE	17%	8%	17%	18%	26%	50%	35%	17%	15%	22%	19%
DON'T HIRE OR TRANSFER NEW COLLEGE GRADUATES	—	8%	6%	—	5%	—	—	—	—	2%	4%
SOME OR ALL OF THE HOME SALE EXPENSE	6%	15%	11%	6%	5%	—	6%	8%	23%	6%	9%
COST OF DISPOSING OF APARTMENT, IF RENTER	11%	23%	44%	18%	11%	—	12%	17%	31%	12%	17%
ONE OR MORE HOUSE HUNTING TRIPS	33%	53%	67%	47%	53%	25%	29%	42%	62%	39%	43%
SOME OR ALL OF THE CLOSING COSTS ON NEW HOME	6%	18%	6%	12%	11%	—	12%	8%	15%	8%	9%
SHIPMENT OF HOUSEHOLD GOODS	44%	58%	67%	53%	53%	50%	35%	42%	77%	47%	53%
TRANSPORTATION OF FAMILY TO NEW LOCATION	39%	53%	61%	53%	58%	50%	35%	33%	77%	49%	49%
TEMPORARY LIVING AT NEW LOCATION WITH OR WITHOUT FAMILY	39%	53%	67%	53%	53%	50%	35%	25%	77%	43%	44%
MISCELLANEOUS MOVING ALLOWANCE	17%	25%	22%	6%	21%	—	18%	8%	15%	14%	15%
TAX GROSS-UP ON MOVING EXPENSES	11%	38%	33%	12%	47%	38%	24%	8%	46%	22%	26%

TABLE 70

WHETHER NEW COLLEGE GRADUATE HIRES ARE ELIGIBLE FOR THE SAME REIMBURSEMENTS AS CURRENT EMPLOYEES

	NUMBER OF TRANSFERRED HOMEOWNERS IN 1983						
	UNDER 25	25-49	50-99	100-249	250-499	500 or more	TOTAL
TOTAL INTERVIEWED	268	104	97	88	28	15	607
NO ANSWER; DON'T KNOW	1	2	—	1	—	—	4
TOTAL ANSWERING	267 100%	102 100%	97 100%	87 100%	28 100%	15 100%	603 100%
REIMBURSEMENTS							
YES, ELIGIBLE FOR ALL REIMBURSMENTS	16%	21%	9%	7%	14%	—	14%
NO, ELIGIBLE FOR NO REIMBURSMENTS	13%	5%	7%	7%	4%	7%	9%
DEPENDS ON INDIVIDUAL; NEGOTIABLE	21%	19%	18%	16%	11%	7%	19%
DON'T HIRE OR TRANSFER NEW COLLEGE GRADUATES	5%	2%	3%	2%	4%	—	4%
SOME OR ALL OF THE HOME SALE EXPENSE	8%	8%	13%	14%	7%	—	9%
COST OF DISPOSING OF APARTMENT, IF RENTER	13%	17%	28%	21%	25%	13%	17%
ONE OR MORE HOUSE HUNTING TRIPS	35%	44%	49%	55%	50%	60%	43%
SOME OR ALL OF THE CLOSING COSTS ON NEW HOME	11%	9%	9%	8%	7%	—	9%
SHIPMENT OF HOUSEHOLD GOODS	44%	51%	61%	66%	64%	87%	53%
TRANSPORTATION OF FAMILY TO NEW LOCATION	39%	48%	58%	63%	64%	80%	49%
TEMPORARY LIVING AT NEW LOCATION WITH OR WITHOUT FAMILY	33%	48%	49%	59%	57%	87%	44%
MISCELLANEOUS MOVING ALLOWANCE	13%	15%	20%	15%	14%	40%	15%
TAX GROSS-UP ON MOVING EXPENSES	18%	23%	38%	36%	39%	47%	26%

TABLE 71

COMPANIES TRANSFERRING EMPLOYEES EITHER DOMESTICALLY OR INTERNATIONALLY ON SHORT TERM ASSIGNMENT

	INDUSTRY											
	PETRO-LEUM & GAS	FOOD PREP & DISTR	METALS	MINING	INDUS MACH & EQUIP	BANKING, FINAN, ACCT & INSUR	DIVERSIFIED FINAN SERV	RETAIL & WHOLE	TRANSP	UTILITY	AERON SPACE & ELECT	TOTAL
TOTAL INTERVIEWED	30	51	18	12	83	79	28	22	21	26	25	607
NO ANSWER; DON'T KNOW	—	—	—	—	2	1	1	—	—	—	1	6
TOTAL ANSWERING	30 100%	51 100%	18 100%	12 100%	81 100%	78 100%	27 100%	22 100%	21 100%	26 100%	24 100%	601 100%
TRANSFERS ON SHORT TERM ASSIGNMENT												
DO TRANSFER	60%	55%	50%	58%	59%	42%	37%	27%	24%	31%	79%	51%
DO NOT TRANSFER	40%	45%	50%	42%	41%	58%	63%	73%	76%	69%	21%	49%

TABLE 71

COMPANIES TRANSFERRING EMPLOYEES EITHER DOMESTICALLY OR INTERNATIONALLY ON SHORT TERM ASSIGNMENT

	INDUSTRY (CONTD)										
	BUSINESS MACHS	CHEM & PLAST	PHARM & COS-METICS	HARD, APPL & HSWRS	WOOD & PAPER	RUBBER & RUBBER PROD	TEXTILES	PUBL & PRINT	AUTO-MOTIVE	ALL OTHER	TOTAL
TOTAL INTERVIEWED	18	40	19	17	19	8	17	12	13	49	607
NO ANSWER; DON'T KNOW	—	1	—	—	—	—	—	—	—	—	6
TOTAL ANSWERING	18	39	19	17	19	8	17	12	13	49	601
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
TRANSFERS ON SHORT TERM ASSIGNMENT											
DO TRANSFER	83%	72%	58%	41%	42%	25%	29%	33%	54%	53%	51%
DO NOT TRANSFER	17%	28%	42%	59%	58%	75%	71%	67%	46%	47%	49%

TABLE 71

COMPANIES TRANSFERRING EMPLOYEES EITHER DOMESTICALLY OR INTERNATIONALLY ON SHORT TERM ASSIGNMENT

	NUMBER OF TRANSFERRED HOMEOWNERS IN 1983						
	UNDER 25	25-49	50-99	100-249	250-499	500 or more	TOTAL
TOTAL INTERVIEWED	268	104	97	88	28	15	607
NO ANSWER; DON'T KNOW	4	—	1	—	1	—	6
TOTAL ANSWERING	264 100%	104 100%	96 100%	88 100%	27 100%	15 100%	601 100%
TRANSFERS ON SHORT TERM ASSIGNMENT							
DO TRANSFER	39%	54%	54%	63%	81%	87%	51%
DO NOT TRANSFER	61%	46%	46%	38%	19%	13%	49%

TABLE 72

NUMBER OF EMPLOYEES NOW ON TEMPORARY ASSIGNMENT WITHIN THE UNITED STATES

	INDUSTRY											
	PETRO-LEUM & GAS	FOOD PREP & DISTR	METALS	MINING	INDUS MACH & EQUIP	BANKING, FINAN. ACCT & INSUR	DIVERSIFIED FINAN SERV	RETAIL & WHOLE	TRANSP	UTILITY	AERON SPACE & ELECT	TOTAL
TOTAL WHO TRANSFER ON	—	—	—	—	—	—	—	—	—	—	—	—
SHORT TERM ASSIGNMENT	18	28	9	7	48	33	10	6	5	8	19	304
NO ANSWER; DON'T KNOW	7	7	—	—	3	1	—	—	1	1	1	46
TOTAL ANSWERING	11 100%	21 100%	9 100%	7 100%	45 100%	32 100%	10 100%	6 100%	4 100%	7 100%	18 100%	258 100%
NUMBER ON SHORT TERM ASSIGNMENT WITHIN U.S.												
NONE	27%	48%	56%	57%	56%	25%	50%	50%	—	57%	44%	43%
1 - 5	27%	38%	22%	43%	18%	28%	40%	33%	25%	43%	22%	29%
6 - 9	—	10%	11%	—	7%	3%	—	—	—	—	—	7%
10 - 19	18%	5%	—	—	11%	19%	10%	17%	50%	—	6%	10%
20 - 49	9%	—	—	—	—	6%	—	—	25%	—	6%	3%
50 - 99	—	—	11%	—	7%	6%	—	—	—	—	6%	3%
100 - 249	9%	—	—	—	2%	6%	—	—	—	—	11%	3%
250 OR MORE	9%	—	—	—	—	6%	—	—	—	—	6%	3%
AVERAGE # WITHIN U.S.	105.36	2.24	7.11	1.00	10.87	44.13	2.30	4.00	13.25	1.00	44.72	25.27

TABLE 72

NUMBER OF EMPLOYEES NOW ON TEMPORARY ASSIGNMENT WITHIN THE UNITED STATES

	INDUSTRY (CONTD)										
	BUSINESS MACHS	CHEM & PLAST	PHARM & COS-METICS	HARD, APPL & HSWRS	WOOD & PAPER	RUBBER & RUBBER PROD	TEXTILES	PUBL & PRINT	AUTO-MOTIVE	ALL OTHER	TOTAL
TOTAL WHO TRANSFER ON SHORT TERM ASSIGNMENT	15	28	11	7	8	2	5	4	7	26	304
NO ANSWER, DON'T KNOW	3	8	3	1	—	1	1	—	2	6	46
TOTAL ANSWERING	12 100%	20 100%	8 100%	6 100%	8 100%	1 100%	4 100%	4 100%	5 100%	20 100%	258 100%
NUMBER ON SHORT TERM ASSIGNMENT WITHIN U.S.											
NONE	25%	30%	50%	67%	63%	—	50%	50%	60%	30%	43%
1 - 5	8%	45%	25%	33%	13%	100%	25%	25%	20%	45%	29%
6 - 9	8%	10%	—	—	25%	—	—	25%	—	20%	7%
10 - 19	17%	10%	25%	—	—	—	—	—	20%	—	10%
20 - 49	8%	—	—	—	—	—	—	—	—	5%	3%
50 - 99	8%	—	—	—	—	—	—	—	—	—	3%
100 - 249	8%	5%	—	—	—	—	—	—	—	—	3%
250 OR MORE	17%	—	—	—	—	—	25%	—	—	—	3%
AVERAGE # WITHIN U.S.	142.00	12.95	3.63	.67	2.00	5.00	76.00	1.75	3.20	4.25	25.27

TABLE 72

NUMBER OF EMPLOYEES NOW ON TEMPORARY ASSIGNMENT WITHIN THE UNITED STATES

	NUMBER OF TRANSFERRED HOMEOWNERS IN 1983						
	UNDER 25	25-49	50-99	100-249	250-499	500 or more	TOTAL
TOTAL WHO TRANSFER ON SHORT TERM ASSIGNMENT	103	56	52	55	22	13	304
NO ANSWER; DON'T KNOW	7	8	3	13	8	6	46
TOTAL ANSWERING	96	48	49	42	14	7	258
	100%	100%	100%	100%	100%	100%	100%
NUMBER ON SHORT TERM ASSIGNMENT WITHIN U.S.							
NONE	50%	46%	33%	33%	36%	43%	43%
1 - 5	34%	31%	37%	17%	14%	—	29%
6 - 9	7%	8%	4%	5%	14%	—	7%
10 - 19	5%	8%	14%	19%	14%	—	10%
20 - 49	1%	2%	2%	7%	—	14%	3%
50 - 99	2%	2%	4%	2%	14%	—	3%
100 - 249	—	2%	2%	10%	—	29%	3%
250 OR MORE	—	—	4%	7%	7%	14%	3%
AVERAGE # WITHIN U.S.	3.53	6.40	20.92	81.24	50.43	104.29	25.27

TABLE 73

NUMBER OF TRANSFERRED EMPLOYEES NOW ON TEMPORARY ASSIGNMENT OUTSIDE THE UNITED STATES

	INDUSTRY											
	PETRO-LEUM & GAS	FOOD PREP & DISTR	METALS	MINING	INDUS MACH & EQUIP	BANKING, FINAN, ACCT & INSUR	DIVERSIFIED FINAN SERV	RETAIL & WHOLE	TRANSP	UTILITY	AERON SPACE & ELECT	TOTAL
TOTAL WHO TRANSFER ON	—	—	—	—	—	—	—	—	—	—	—	—
SHORT TERM ASSIGNMENT	18	28	9	7	48	33	10	6	5	8	19	304
NO ANSWER; DON'T KNOW	7	9	—	1	4	2	—	—	1	—	1	55
TOTAL ANSWERING	11 100%	19 100%	9 100%	6 100%	44 100%	31 100%	10 100%	6 100%	4 100%	8 100%	18 100%	249 100%
NUMBER ON SHORT TERM ASSIGNMENT OUTSIDE U.S.												
NONE	9%	26%	44%	—	14%	13%	30%	33%	50%	63%	6%	18%
1 - 5	9%	42%	22%	33%	48%	26%	30%	33%	50%	38%	44%	37%
6 - 9	9%	—	—	17%	14%	19%	20%	17%	—	—	—	8%
10 - 19	27%	21%	—	33%	7%	10%	—	—	—	—	11%	13%
20 - 49	18%	5%	22%	—	7%	6%	20%	—	—	—	11%	9%
50 - 99	—	5%	11%	17%	5%	6%	—	17%	—	—	6%	5%
100 - 249	9%	—	—	—	7%	19%	—	—	—	—	—	5%
250 OR MORE	18%	—	—	—	—	—	—	—	—	—	22%	4%
AVERAGE # OUTSIDE U.S.	145.91	7.68	13.78	16.33	17.82	40.52	6.30	13.17	1.50	1.25	154.72	45.81

TABLE 73

NUMBER OF TRANSFERRED EMPLOYEES NOW ON TEMPORARY ASSIGNMENT OUTSIDE THE UNITED STATES

	INDUSTRY (CONTD)										
	BUSINESS MACHS	CHEM & PLAST	PHARM & COS-METICS	HARD, APPL & HSWRS	WOOD & PAPER	RUBBER & RUBBER PROD	TEXTILES	PUBL & PRINT	AUTO-MOTIVE	ALL OTHER	TOTAL
TOTAL WHO TRANSFER ON SHORT TERM ASSIGNMENT	15	28	11	7	8	2	5	4	7	26	304
NO ANSWER; DON'T KNOW	4	9	4	1	—	1	2	1	2	6	55
TOTAL ANSWERING	11 100%	19 100%	7 100%	6 100%	8 100%	1 100%	3 100%	3 100%	5 100%	20 100%	249 100%
NUMBER ON SHORT TERM ASSIGNMENT OUTSIDE U.S.											
NONE	27%	11%	—	—	13%	—	—	33%	40%	20%	18%
1 - 5	18%	42%	43%	83%	38%	—	67%	67%	20%	35%	37%
6 - 9	—	5%	—	—	—	—	—	—	—	5%	8%
10 - 19	9%	32%	29%	17%	25%	—	—	—	20%	15%	13%
20 - 49	18%	5%	14%	—	25%	100%	—	—	—	10%	9%
50 - 99	9%	5%	—	—	—	—	33%	—	—	—	5%
100 - 249	—	—	14%	—	—	—	—	—	20%	5%	5%
250 OR MORE	18%	—	—	—	—	—	—	—	—	10%	4%
AVERAGE # OUTSIDE U.S.	127.91	11.00	24.86	4.67	12.75	25.00	18.00	2.33	33.20	113.95	45.81

TABLE 73

NUMBER OF TRANSFERRED EMPLOYEES NOW ON TEMPORARY ASSIGNMENT OUTSIDE THE UNITED STATES

	NUMBER OF TRANSFERRED HOMEOWNERS IN 1983						
	UNDER 25	25-49	50-99	100-249	250-499	500 or more	TOTAL
TOTAL WHO TRANSFER ON SHORT TERM ASSIGNMENT	103	56	52	55	22	13	304
NO ANSWER; DON'T KNOW	11	8	9	12	8	7	55
TOTAL ANSWERING	92 100%	48 100%	43 100%	43 100%	14 100%	6 100%	249 100%
NUMBER ON SHORT TERM ASSIGNMENT OUTSIDE U.S.							
NONE	29%	17%	7%	7%	29%	—	18%
1 - 5	46%	42%	35%	28%	14%	—	37%
6 - 9	12%	6%	7%	—	—	33%	8%
10 - 19	5%	21%	19%	19%	14%	—	13%
20 - 49	3%	8%	19%	12%	14%	17%	9%
50 - 99	2%	2%	5%	16%	—	—	5%
100 - 249	1%	2%	9%	9%	14%	17%	5%
250 OR MORE	1%	2%	—	9%	14%	33%	4%
AVERAGE # OUTSIDE U.S.	17.52	17.21	25.88	106.93	122.21	256.83	45.81

TABLE 74

TYPICAL STAY OF EMPLOYEE ON TEMPORARY ASSIGNMENT WITHIN THE U.S.

	INDUSTRY											
	PETRO-LEUM & GAS	FOOD PREP & DISTR	METALS	MINING	INDUS MACH & EQUIP	BANKING, FINAN, ACCT & INSUR	DIVERSIFIED FINAN SERV	RETAIL & WHOLE	TRANSP	UTILITY	AERON SPACE & ELECT	TOTAL
TOTAL WITH EMPLOYEES ON SHORT TERM ASSIGNMENT IN U.S.	— 8	— 11	— 4	— 3	— 20	— 24	— 5	— 3	— 4	— 3	— 10	— 148
NO ANSWER; DON'T KNOW	—	1	—	—	—	—	—	—	1	—	—	3
TOTAL ANSWERING	8 100%	10 100%	4 100%	3 100%	20 100%	24 100%	5 100%	3 100%	3 100%	3 100%	10 100%	145 100%
TYPICAL LENGTH OF STAY												
LESS THAN 6 MONTHS	—	—	—	—	—	—	—	—	—	33%	—	3%
6 MONTHS - 1 YEAR	25%	30%	50%	--	25%	—	—	33%	67%	33%	50%	25%
1 - 2 YEARS	50%	60%	25%	33%	30%	33%	60%	33%	33%	33%	10%	32%
2 - 3 YEARS	25%	—	—	67%	30%	50%	20%	33%	—	—	30%	30%
OVER 3 YEARS	—	10%	25%	—	15%	17%	20%	—	—	—	10%	9%
AVERAGE NUMBER OF YEARS	1.50	1.45	1.63	2.17	1.93	2.42	2.20	1.50	.83	.75	1.55	1.74

TABLE 74

TYPICAL STAY OF EMPLOYEE ON TEMPORARY ASSIGNMENT WITHIN THE U.S.

	INDUSTRY (CONTD)										
	BUSINESS MACHS	CHEM & PLAST	PHARM & COS-METICS	HARD, APPL & HSWRS	WOOD & PAPER	RUBBER & RUBBER PROD	TEXTILES	PUBL & PRINT	AUTO-MOTIVE	ALL OTHER	TOTAL
TOTAL WITH EMPLOYEES ON SHORT TERM ASSIGNMENT IN U.S.	9	14	4	2	3	1	2	2	2	14	148
NO ANSWER; DON'T KNOW	—	—	—	—	—	—	—	—	—	1	3
TOTAL ANSWERING	9	14	4	2	3	1	2	2	2	13	145
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
TYPICAL LENGTH OF STAY											
LESS THAN 6 MONTHS	22%	7%	—	—	—	—	—	—	—	8%	3%
6 MONTHS - 1 YEAR	22%	36%	50%	50%	—	—	50%	—	—	31%	25%
1 - 2 YEARS	33%	21%	—	—	33%	—	—	50%	50%	38%	32%
2 - 3 YEARS	22%	29%	50%	50%	67%	100%	50%	50%	—	23%	30%
OVER 3 YEARS	—	7%	—	—	—	—	—	—	50%	—	9%
AVERAGE NUMBER OF YEARS	1.22	1.52	1.50	1.50	2.17	2.50	1.50	2.00	2.75	1.33	1.74

TABLE 74

TYPICAL STAY OF EMPLOYEE ON TEMPORARY ASSIGNMENT WITHIN THE U.S.

	NUMBER OF TRANSFERRED HOMEOWNERS IN 1983						
	UNDER 25	25-49	50-99	100-249	250-499	500 or more	TOTAL
TOTAL WITH EMPLOYEES ON SHORT TERM ASSIGNMENT IN U.S.	48	26	33	28	9	4	148
NO ANSWER; DON'T KNOW	2	—	—	1	—	—	3
TOTAL ANSWERING	46	26	33	27	9	4	145
	100%	100%	100%	100%	100%	100%	100%
TYPICAL LENGTH OF STAY							
LESS THAN 6 MONTHS	4%	4%	3%	4%	—	—	3%
6 MONTHS - 1 YEAR	20%	31%	27%	22%	33%	25%	25%
1 - 2 YEARS	33%	38%	30%	22%	44%	50%	32%
2 - 3 YEARS	33%	19%	33%	37%	22%	25%	30%
OVER 3 YEARS	11%	8%	6%	15%	—	—	9%
AVERAGE NUMBER OF YEARS	1.85	1.53	1.67	1.97	1.39	1.50	1.74

TABLE 75

TYPICAL STAY OF EMPLOYEE ON TEMPORARY ASSIGNMENT OUTSIDE THE U.S.

	INDUSTRY											
	PETRO-LEUM & GAS	FOOD PREP & DISTR	METALS	MINING	INDUS MACH & EQUIP	BANKING, FINAN, ACCT & INSUR	DIVERSIFIED FINAN SERV	RETAIL & WHOLE	TRANSP	UTILITY	AERON SPACE & ELECT	TOTAL
TOTAL WITH EMPLOYEES ON SHORT TERM ASSIGNMENT OUTSIDE U.S.	— 10	— 14	— 5	— 6	— 38	— 27	— 7	— 4	— 2	— 3	— 17	— 203
NO ANSWER; DON'T KNOW	—	—	—	1	—	—	—	1	—	1	—	4
TOTAL ANSWERING	10 100%	14 100%	5 100%	5 100%	38 100%	27 100%	7 100%	3 100%	2 100%	2 100%	17 100%	199 100%
TYPICAL LENGTH OF STAY												
LESS THAN 6 MONTHS	—	—	—	—	—	—	—	—	—	—	—	—
6 MONTHS - 1 YEAR	—	—	—	20%	5%	4%	14%	—	—	—	—	5%
1 - 2 YEARS	30%	14%	40%	20%	16%	19%	29%	67%	50%	50%	18%	23%
2 - 3 YEARS	60%	64%	40%	60%	45%	48%	57%	33%	—	50%	65%	52%
OVER 3 YEARS	10%	21%	20%	—	34%	30%	—	—	50%	—	18%	21%
AVERAGE NUMBER OF YEARS	2.35	2.68	2.40	1.90	2.75	2.69	1.93	1.83	2.75	2.00	2.59	2.49

TABLE 75

TYPICAL STAY OF EMPLOYEE ON TEMPORARY ASSIGNMENT OUTSIDE THE U.S.

	INDUSTRY (CONTD)										
	BUSINESS MACHS	CHEM & PLAST	PHARM & COS-METICS	HARD, APPL & HSWRS	WOOD & PAPER	RUBBER & RUBBER PROD	TEXTILES	PUBL & PRINT	AUTO-MOTIVE	ALL OTHER	TOTAL
TOTAL WITH EMPLOYEES ON SHORT TERM ASSIGNMENT OUTSIDE U.S.	8	17	7	6	7	1	3	2	3	16	203
NO ANSWER; DON'T KNOW	—	—	1	—	—	—	—	—	—	—	4
TOTAL ANSWERING	8	17	6	6	7	1	3	2	3	16	199
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
TYPICAL LENGTH OF STAY											
LESS THAN 6 MONTHS	—	—	—	—	—	—	—	—	—	—	—
6 MONTHS - 1 YEAR	13%	—	17%	—	—	—	—	—	—	13%	5%
1 - 2 YEARS	25%	24%	17%	33%	14%	—	67%	50%	—	25%	23%
2 - 3 YEARS	50%	53%	50%	50%	43%	100%	33%	50%	100%	56%	52%
OVER 3 YEARS	13%	24%	17%	17%	43%	—	—	—	—	6%	21%
AVERAGE NUMBER OF YEARS	2.19	2.62	2.25	2.42	3.00	2.50	1.83	2.00	2.50	2.09	2.49

TABLE 75

TYPICAL STAY OF EMPLOYEE ON TEMPORARY ASSIGNMENT OUTSIDE THE U.S.

	NUMBER OF TRANSFERRED HOMEOWNERS IN 1983						
	UNDER 25	25-49	50-99	100-249	250-499	500 or more	TOTAL
TOTAL WITH EMPLOYEES ON SHORT TERM ASSIGNMENT OUTSIDE U.S.	65	40	40	40	10	6	203
NO ANSWER; DON'T KNOW	1	—	1	2	—	—	4
TOTAL ANSWERING	64 100%	40 100%	39 100%	38 100%	10 100%	6 100%	199 100%
TYPICAL LENGTH OF STAY							
LESS THAN 6 MONTHS	—	—	—	—	—	—	—
6 MONTHS - 1 YEAR	8%	8%	—	3%	—	—	5%
1 - 2 YEARS	22%	28%	13%	24%	30%	17%	23%
2 - 3 YEARS	47%	58%	59%	50%	60%	50%	52%
OVER 3 YEARS	23%	8%	28%	24%	10%	33%	21%
AVERAGE NUMBER OF YEARS	2.48	2.19	2.79	2.57	2.35	2.83	2.49

TABLE 76

COMPANIES WHO PROVIDE PROPERTY MANAGEMENT ASSISTANCE FOR EMPLOYEES ON SHORT TERM ASSIGNMENT

	INDUSTRY											
	PETROLEUM & GAS	FOOD PREP & DISTR	METALS	MINING	INDUS MACH & EQUIP	BANKING, FINAN, ACCT & INSUR	DIVERSIFIED FINAN SERV	RETAIL & WHOLE	TRANSP	UTILITY	AERON SPACE & ELECT	TOTAL
TOTAL WHO TRANSFER ON SHORT TERM ASSIGNMENT	18	28	9	7	48	33	10	6	5	8	19	304
NO ANSWER; DON'T KNOW	—	2	3	1	5	1	1	—	—	1	2	30
TOTAL ANSWERING	18 100%	26 100%	6 100%	6 100%	43 100%	32 100%	9 100%	6 100%	5 100%	7 100%	17 100%	274 100%
PROPERTY MANAGEMENT ASSISTANCE												
COMPANIES WITH DOMESTIC ONLY:	6%	15%	17%	—	2%	9%	22%	33%	40%	57%	—	9%
PROVIDE ASSISTANCE	—	8%	—	—	—	9%	—	17%	20%	14%	—	4%
NO ASSISTANCE PROVIDED	6%	8%	17%	—	2%	—	22%	17%	20%	43%	—	6%
COMPANIES WITH INTERNATIONAL ONLY:	17%	31%	33%	50%	47%	25%	44%	50%	—	43%	35%	31%
PROVIDE ASSISTANCE	6%	19%	17%	17%	33%	19%	44%	17%	—	14%	18%	17%
NO ASSISTANCE PROVIDED	11%	12%	17%	33%	14%	6%	—	33%	—	29%	18%	15%
COMPANIES WITH BOTH DOMESTIC AND INTERNATIONAL:	78%	54%	50%	50%	51%	66%	33%	17%	60%	—	65%	59%
ALL ON SHORT TERM ASSIGNMENT	22%	4%	17%	17%	9%	34%	—	—	—	—	24%	19%
INTERNATIONAL ONLY	11%	—	17%	—	12%	3%	22%	—	—	—	—	9%
NO ASSISTANCE PROVIDED	44%	50%	17%	33%	30%	28%	11%	17%	60%	—	41%	31%

TABLE 76

COMPANIES WHO PROVIDE PROPERTY MANAGEMENT ASSISTANCE FOR EMPLOYEES ON SHORT TERM ASSIGNMENT

	INDUSTRY (CONTD)										
	BUSINESS MACHS	CHEM & PLAST	PHARM & COS-METICS	HARD, APPL & HSWRS	WOOD & PAPER	RUBBER & RUBBER PROD	TEXTILES	PUBL & PRINT	AUTO-MOTIVE	ALL OTHER	TOTAL
TOTAL WHO TRANSFER ON SHORT TERM ASSIGNMENT	15	28	11	7	8	2	5	4	7	26	304
NO ANSWER; DON'T KNOW	3	3	2	—	1	—	—	1	—	4	30
TOTAL ANSWERING	12 100%	25 100%	9 100%	7 100%	7 100%	2 100%	5 100%	3 100%	7 100%	22 100%	274 100%
PROPERTY MANAGEMENT ASSISTANCE											
COMPANIES WITH DOMESTIC ONLY:	—	—	—	—	—	—	—	33%	29%	14%	9%
PROVIDE ASSISTANCE	—	—	—	—	—	—	—	—	14%	5%	4%
NO ASSISTANCE PROVIDED	—	—	—	—	—	—	—	33%	14%	9%	6%
COMPANIES WITH INTERNATIONAL ONLY:	—	16%	33%	57%	57%	—	40%	33%	43%	23%	31%
PROVIDE ASSISTANCE	—	4%	—	29%	43%	—	20%	—	14%	5%	17%
NO ASSISTANCE PROVIDED	—	12%	33%	29%	14%	—	20%	33%	29%	18%	15%
COMPANIES WITH BOTH DOMESTIC AND INTERNATIONAL:	100%	84%	67%	43%	43%	100%	60%	33%	29%	64%	59%
ALL ON SHORT TERM ASSIGNMENT	33%	32%	33%	—	43%	—	20%	—	—	27%	19%
INTERNATIONAL ONLY	25%	20%	11%	14%	—	50%	20%	—	29%	5%	9%
NO ASSISTANCE PROVIDED	42%	32%	22%	29%	—	50%	20%	33%	—	32%	31%

TABLE 76

COMPANIES WHO PROVIDE PROPERTY MANAGEMENT ASSISTANCE FOR EMPLOYEES ON SHORT TERM ASSIGNMENT

	NUMBER OF TRANSFERRED HOMEOWNERS IN 1983						
	UNDER 25	25-49	50-99	100-249	250-499	500 or more	TOTAL
TOTAL WHO TRANSFER ON SHORT TERM ASSIGNMENT	103	56	52	55	22	13	304
NO ANSWER; DON'T KNOW	20	4	3	2	1	—	30
TOTAL ANSWERING	83 100%	52 100%	49 100%	53 100%	21 100%	13 100%	274 100%
PROPERTY MANAGEMENT ASSISTANCE							
COMPANIES WITH DOMESTIC ONLY:	14%	12%	4%	4%	14%	—	9%
PROVIDE ASSISTANCE	6%	4%	—	2%	10%	—	4%
NO ASSISTANCE PROVIDED	8%	8%	4%	2%	5%	—	6%
COMPANIES WITH INTERNATIONAL ONLY:	39%	37%	27%	25%	19%	23%	31%
PROVIDE ASSISTANCE	19%	21%	14%	9%	14%	23%	17%
NO ASSISTANCE PROVIDED	19%	15%	12%	15%	5%	—	15%
COMPANIES WITH BOTH DOMESTIC AND INTERNATIONAL:	— 47%	— 52%	— 69%	— 72%	— 67%	— 77%	— 59%
ALL ON SHORT TERM ASSIGNMENT	16%	21%	18%	25%	19%	8%	19%
INTERNATIONAL ONLY	1%	10%	20%	9%	14%	15%	9%
NO ASSISTANCE PROVIDED	30%	21%	31%	38%	33%	54%	31%

TABLE 77

ADMINISTRATION OF PROPERTY MANAGEMENT PROGRAM FOR EMPLOYEES ON SHORT TERM ASSIGNMENT

	INDUSTRY											
	PETRO-LEUM & GAS	FOOD PREP & DISTR	METALS	MINING	INDUS MACH & EQUIP	BANKING, FINAN, ACCT & INSUR	DIVERSIFIED FINAN SERV	RETAIL & WHOLE	TRANSP	UTILITY	AERON SPACE & ELECT	TOTAL
TOTAL WHO PROVIDE ASSISTANCE	7	8	5	2	26	21	6	2	1	2	7	139
NO ANSWER; DON'T KNOW	1	—	—	—	2	—	—	—	—	—	—	6
TOTAL ANSWERING	6 100%	8 100%	5 100%	2 100%	24 100%	21 100%	6 100%	2 100%	1 100%	2 100%	7 100%	133 100%
WHO ADMINISTERS PROGRAM												
USE RELOCATION SERVICE COMPANY	67%	63%	40%	50%	29%	43%	67%	100%	100%	50%	14%	44%
USE BANK OR OTHER PROPERTY MANAGEMENT SERVICE FIRM	17%	25%	—	50%	33%	29%	—	—	—	—	29%	20%
HAVE AN INTERNAL DEPARTMENT TO ADMINISTER A FORMAL PROGRAM	—	—	—	—	8%	14%	17%	—	—	50%	—	8%
COMPANY OR EMPLOYEE USES A LOCAL BROKERAGE FIRM TO ADMINISTER FORMAL PROGRAM	17%	13%	60%	—	29%	14%	17%	—	—	—	57%	27%

TABLE 77

ADMINISTRATION OF PROPERTY MANAGEMENT PROGRAM FOR EMPLOYEES ON SHORT TERM ASSIGNMENT

	INDUSTRY (CONTD)										
	BUSINESS MACHS	CHEM & PLAST	PHARM & COS-METICS	HARD, APPL & HSWRS	WOOD & PAPER	RUBBER & RUBBER PROD	TEXTILES	PUBL & PRINT	AUTO-MOTIVE	ALL OTHER	TOTAL
TOTAL WHO PROVIDE ASSISTANCE	8	14	4	3	6	1	3	—	4	9	139
NO ANSWER; DON'T KNOW	1	—	—	—	1	—	—	—	—	1	6
TOTAL ANSWERING	7 100%	14 100%	4 100%	3 100%	5 100%	1 100%	3 100%	— —	4 100%	8 100%	133 100%
WHO ADMINISTERS PROGRAM											
USE RELOCATION SERVICE COMPANY	14%	57%	25%	67%	60%	—	33%	—	75%	38%	44%
USE BANK OR OTHER PROPERTY MANAGEMENT SERVICE FIRM	14%	7%	75%	—	—	—	33%	—	—	13%	20%
HAVE AN INTERNAL DEPARTMENT TO ADMINISTER A FORMAL PROGRAM	—	7%	—	—	20%	—	—	—	25%	13%	8%
COMPANY OR EMPLOYEE USES A LOCAL BROKERAGE FIRM TO ADMINISTER FORMAL PROGRAM	71%	29%	—	33%	20%	100%	33%	—	—	38%	27%

TABLE 77

ADMINISTRATION OF PROPERTY MANAGEMENT PROGRAM FOR EMPLOYEES ON SHORT TERM ASSIGNMENT

	NUMBER OF TRANSFERRED HOMEOWNERS IN 1983						
	UNDER 25	25-49	50-99	100-249	250-499	500 or more	TOTAL
TOTAL WHO PROVIDE ASSISTANCE	40	30	26	24	12	6	139
NO ANSWER; DON'T KNOW	2	1	—	1	2	—	6
TOTAL ANSWERING	38 100%	29 100%	26 100%	23 100%	10 100%	6 100%	133 100%
WHO ADMINISTERS PROGRAM							
USE RELOCATION SERVICE COMPANY	34%	48%	58%	26%	60%	67%	44%
USE BANK OR OTHER PROPERTY MANAGEMENT SERVICE FIRM	— 32%	— 14%	— 12%	— 30%	— 10%	— —	— 20%
HAVE AN INTERNAL DEPARTMENT TO ADMINISTER A FORMAL PROGRAM	— 13%	— 7%	— 4%	— 9%	— 10%	— —	— 8%
COMPANY OR EMPLOYEE USES A LOCAL BROKERAGE FIRM TO ADMINISTER FORMAL PROGRAM	— — 21%	— — 31%	— — 27%	— — 35%	— — 20%	— — 33%	— — 27%

TABLE 78

COMPANIES HAVING GROUP MOVES IN 1983

	INDUSTRY											
	PETRO-LEUM & GAS	FOOD PREP & DISTR	METALS	MINING	INDUS MACH & EQUIP	BANKING, FINAN, ACCT & INSUR	DIVERSIFIED FINAN SERV	RETAIL & WHOLE	TRANSP	UTILITY	AERON SPACE & ELECT	TOTAL
TOTAL INTERVIEWED	30	51	18	12	83	79	28	22	21	26	25	607
NO ANSWER; DON'T KNOW	—	—	—	—	—	—	1	—	—	—	1	2
TOTAL ANSWERING	30 100%	51 100%	18 100%	12 100%	83 100%	79 100%	27 100%	22 100%	21 100%	26 100%	24 100%	605 100%
GROUP MOVES												
DID RELOCATE ONE OR MORE GROUPS OF EMPLOYEES	53%	20%	6%	33%	25%	13%	22%	14%	43%	19%	21%	21%
DID NOT RELOCATE ONE OR MORE GROUPS OF EMPLOYEES	47%	80%	94%	67%	75%	87%	78%	86%	57%	81%	79%	79%

TABLE 78

COMPANIES HAVING GROUP MOVES IN 1983

	INDUSTRY (CONTD)										
	BUSINESS MACHS	CHEM & PLAST	PHARM & COS-METICS	HARD, APPL & HSWRS	WOOD & PAPER	RUBBER & RUBBER PROD	TEXTILES	PUBL & PRINT	AUTO-MOTIVE	ALL OTHER	TOTAL
TOTAL INTERVIEWED	18	40	19	17	19	8	17	12	13	49	607
NO ANSWER; DON'T KNOW	—	—	—	—	—	—	—	—	—	—	2
TOTAL ANSWERING	18 100%	40 100%	19 100%	17 100%	19 100%	8 100%	17 100%	12 100%	13 100%	49 100%	605 100%
GROUP MOVES											
DID RELOCATE ONE OR MORE GROUPS OF EMPLOYEES	33%	20%	16%	18%	26%	—	18%	8%	23%	14%	21%
DID NOT RELOCATE ONE OR MORE GROUPS OF EMPLOYEES	67%	80%	84%	82%	74%	100%	82%	92%	77%	86%	79%

TABLE 78

COMPANIES HAVING GROUP MOVES IN 1983

	NUMBER OF TRANSFERRED HOMEOWNERS IN 1983						
	UNDER 25	25-49	50-99	100-249	250-499	500 or more	TOTAL
TOTAL INTERVIEWED	268	104	97	88	28	15	607
NO ANSWER; DON'T KNOW	—	1	—	—	—	—	2
TOTAL ANSWERING	268 100%	103 100%	97 100%	88 100%	28 100%	15 100%	605 100%
GROUP MOVES							
DID RELOCATE ONE OR MORE GROUPS OF EMPLOYEES	— 10%	— 14%	— 29%	— 34%	— 57%	— 80%	— 21%
DID NOT RELOCATE ONE OR MORE GROUPS OF EMPLOYEES	— 90%	— 86%	— 71%	— 66%	— 43%	— 20%	— 79%

TABLE 79

AVERAGE COST TO RELOCATE A HOMEOWNER IN 1983 (EXCLUDING MIDA, COLA OR OTHER SUBSIDY PAYMENTS)

	INDUSTRY											
	PETRO-LEUM & GAS	FOOD PREP & DISTR	METALS	MINING	INDUS MACH & EQUIP	BANKING, FINAN, ACCT & INSUR	DIVERSIFIED FINAN SERV	RETAIL & WHOLE	TRANSP	UTILITY	AERON SPACE & ELECT	TOTAL
TOTAL MOVING HOMEOWNERS	30	51	17	12	83	76	25	22	20	26	25	596
NO ANSWER; DON'T KNOW	2	9	1	3	6	6	4	4	1	4	5	59
TOTAL ANSWERING	28 100%	42 100%	16 100%	9 100%	77 100%	70 100%	21 100%	18 100%	19 100%	22 100%	20 100%	537 100%
AVERAGE COST (EXCLUDING SUBSIDY PAYMENTS)												
UNDER $10,000	11%	10%	19%	11%	10%	13%	14%	17%	5%	5%	5%	11%
$10,000 - $14,999	7%	5%	6%	—	10%	9%	10%	6%	5%	9%	15%	8%
$15,000 - $19,999	7%	14%	6%	—	10%	20%	24%	6%	11%	18%	15%	11%
$20,000 - $24,999	7%	17%	6%	11%	16%	16%	10%	17%	21%	23%	5%	15%
$25,000 - $29,999	14%	26%	25%	—	14%	9%	14%	11%	21%	14%	25%	16%
$30,000 - $34,999	18%	19%	13%	22%	21%	11%	5%	17%	32%	18%	5%	17%
$35,000 - $39,999	7%	5%	13%	33%	10%	7%	14%	6%	5%	9%	5%	10%
$40,000 - $44,999	7%	—	—	11%	3%	9%	10%	11%	—	—	15%	6%
$45,000 - $49,999	4%	2%	—	11%	3%	1%	—	6%	—	—	10%	3%
$50,000 OR OVER	18%	2%	13%	—	3%	6%	—	6%	—	5%	—	4%
AVERAGE $ COST (IN 000)	30.04	23.55	25.31	31.22	24.09	23.99	22.05	25.83	24.37	25.14	25.60	25.00

TABLE 79

AVERAGE COST TO RELOCATE A HOMEOWNER IN 1983 (EXCLUDING MIDA, COLA OR OTHER SUBSIDY PAYMENTS)

	INDUSTRY (CONTD)										
	BUSINESS MACHS	CHEM & PLAST	PHARM & COS-METICS	HARD, APPL & HSWRS	WOOD & PAPER	RUBBER & RUBBER PROD	TEXTILES	PUBL & PRINT	AUTO-MOTIVE	ALL OTHER	TOTAL
TOTAL MOVING HOMEOWNERS	18	40	19	16	19	8	17	12	13	47	596
NO ANSWER; DON'T KNOW	3	5	1	—	1	—	—	1	—	3	59
TOTAL ANSWERING	15 100%	35 100%	18 100%	16 100%	18 100%	8 100%	17 100%	11 100%	13 100%	44 100%	537 100%
AVERAGE COST (EXCLUDING SUBSIDY PAYMENTS)											
UNDER $10,000	7%	9%	—	6%	6%	—	35%	27%	—	11%	11%
$10,000 - $14,999	7%	—	6%	6%	11%	13%	18%	9%	8%	9%	8%
$15,000 - $19,999	7%	9%	6%	19%	—	13%	6%	9%	8%	7%	11%
$20,000 - $24,999	20%	14%	11%	19%	11%	25%	12%	18%	15%	16%	15%
$25,000 - $29,999	7%	14%	17%	13%	28%	13%	6%	9%	38%	20%	16%
$30,000 - $34,999	33%	23%	22%	13%	17%	25%	6%	—	15%	20%	17%
$35,000 - $39,999	—	17%	22%	13%	11%	13%	12%	27%	—	9%	10%
$40,000 - $44,999	13%	11%	6%	6%	—	—	6%	—	8%	5%	6%
$45,000 - $49,999	—	3%	6%	6%	11%	—	—	—	8%	2%	3%
$50,000 OR OVER	7%	—	6%	—	6%	—	—	—	—	—	4%
AVERAGE $ COST (IN 000)	27.73	27.29	31.17	25.00	28.28	24.88	16.59	19.00	26.08	23.89	25.00

TABLE 79

AVERAGE COST TO RELOCATE A HOMEOWNER IN 1983 (EXCLUDING MIDA, COLA OR OTHER SUBSIDY PAYMENTS)

	NUMBER OF TRANSFERRED HOMEOWNERS IN 1983						
	UNDER 25	25-49	50-99	100-249	250-499	500 or more	TOTAL
TOTAL MOVING HOMEOWNERS	264	104	97	88	28	15	596
NO ANSWER; DON'T KNOW	28	12	7	7	4	1	59
TOTAL ANSWERING	236 100%	92 100%	90 100%	81 100%	24 100%	14 100%	537 100%
AVERAGE COST (EXCLUDING SUBSIDY PAYMENTS)							
UNDER $10,000	16%	10%	8%	5%	—	—	11%
$10,000 - $14,999	13%	5%	6%	2%	—	7%	8%
$15,000 - $19,999	16%	10%	8%	9%	4%	—	11%
$20,000 - $24,999	16%	17%	13%	11%	17%	7%	15%
$25,000 - $29,999	12%	18%	17%	23%	8%	29%	16%
$30,000 - $34,999	14%	15%	24%	17%	33%	14%	17%
$35,000 - $39,999	8%	9%	11%	17%	4%	7%	10%
$40,000 - $44,999	4%	7%	4%	6%	13%	14%	6%
$45,000 - $49,999	1%	5%	4%	4%	4%	—	3%
$50,000 OR OVER	—	3%	4%	5%	17%	21%	4%
AVERAGE $ COST (IN 000)	21.00	25.87	27.03	28.96	34.33	34.86	25.00

TABLE 80

AVERAGE COST PER EMPLOYEE FOR MIDA, COLA, MORTGAGE ASSISTANCE AND TAX ADDER PAYMENTS IN 1983

	INDUSTRY											
	PETRO-LEUM & GAS	FOOD PREP & DISTR	METALS	MINING	INDUS MACH & EQUIP	BANKING, FINAN, ACCT & INSUR	DIVERSIFIED FINAN SERV	RETAIL & WHOLE	TRANSP	UTILITY	AERON SPACE & ELECT	TOTAL
TOTAL WHO PROVIDE	28	45	17	12	74	67	22	16	18	23	23	541
NO ANSWER; DON'T KNOW	11	22	5	8	26	32	9	8	6	11	7	222
TOTAL ANSWERING	17 100%	23 100%	12 100%	4 100%	48 100%	35 100%	13 100%	8 100%	12 100%	12 100%	16 100%	319 100%
COST PER EMPLOYEE												
LESS THAN $5,000	41%	57%	42%	75%	50%	40%	46%	88%	25%	58%	38%	47%
$5,000 - $9,999	41%	26%	42%	—	31%	31%	15%	13%	58%	25%	19%	32%
$10,000 - $14,999	12%	4%	8%	25%	10%	11%	15%	—	8%	17%	13%	11%
$15,000 - $19,999	—	4%	—	—	8%	3%	15%	—	8%	—	13%	5%
$20,000 - $24,999	6%	—	—	—	—	6%	—	—	—	—	13%	3%
$25,000 OR OVER	—	9%	8%	—	—	9%	8%	—	—	—	6%	3%
AVERAGE $ COST (IN 000)	6.24	8.17	8.83	5.00	5.90	8.20	8.77	2.88	5.92	4.50	9.50	6.69

TABLE 80

AVERAGE COST PER EMPLOYEE FOR MIDA, COLA, MORTGAGE ASSISTANCE AND TAX ADDER PAYMENTS IN 1983

	INDUSTRY (CONTD)										
	BUSINESS MACHS	CHEM & PLAST	PHARM & COS-METICS	HARD, APPL & HSWRS	WOOD & PAPER	RUBBER & RUBBER PROD	TEXTILES	PUBL & PRINT	AUTO-MOTIVE	ALL OTHER	TOTAL
TOTAL WHO PROVIDE	16	38	19	16	19	6	13	10	12	47	541
NO ANSWER; DON'T KNOW	6	18	6	2	6	2	6	3	3	25	222
TOTAL ANSWERING	10 100%	20 100%	13 100%	14 100%	13 100%	4 100%	7 100%	7 100%	9 100%	22 100%	319 100%
COST PER EMPLOYEE											
LESS THAN $5,000	30%	45%	31%	57%	46%	75%	43%	29%	67%	50%	47%
$5,000 - $9,999	40%	30%	62%	29%	31%	25%	43%	57%	22%	23%	32%
$10,000 - $14,999	20%	15%	8%	—	15%	—	—	14%	—	18%	11%
$15,000 - $19,999	10%	5%	—	7%	8%	—	14%	—	—	—	5%
$20,000 - $24,999	—	5%	—	7%	—	—	—	—	11%	5%	3%
$25,000 OR OVER	—	—	—	—	—	—	—	—	—	5%	3%
AVERAGE $ COST (IN 000)	6.40	6.75	5.69	5.64	5.92	3.50	6.14	5.86	5.56	7.00	6.69

TABLE 80

AVERAGE COST PER EMPLOYEE FOR MIDA, COLA, MORTGAGE ASSISTANCE AND TAX ADDER PAYMENTS IN 1983

	NUMBER OF TRANSFERRED HOMEOWNERS IN 1983						
	UNDER 25	25-49	50-99	100-249	250-499	500 or more	TOTAL
TOTAL WHO PROVIDE	226	96	89	83	26	15	541
NO ANSWER; DON'T KNOW	91	47	38	28	9	6	222
TOTAL ANSWERING	135	49	51	55	17	9	319
	100%	100%	100%	100%	100%	100%	100%
COST PER EMPLOYEE							
LESS THAN $5,000	47%	51%	45%	47%	47%	33%	47%
$5,000 - $9,999	31%	33%	35%	31%	35%	22%	32%
$10,000 - $14,999	10%	6%	6%	16%	18%	22%	11%
$15,000 - $19,999	6%	2%	8%	4%	—	11%	5%
$20,000 - $24,999	3%	6%	2%	—	—	11%	3%
$25,000 OR OVER	4%	2%	4%	2%	—	—	3%
AVERAGE $ COST (IN 000)	7.15	5.98	7.25	5.96	5.29	8.11	6.69

TABLE 81

FIRMS WHICH REQUIRE EMPLOYEES TO PAY BACK SOME OR ALL RELOCATION EXPENSES IF THEY LEAVE WITHIN ONE YEAR OF BEING TRANSFERRED

	INDUSTRY											
	PETRO-LEUM & GAS	FOOD PREP & DISTR	METALS	MINING	INDUS MACH & EQUIP	BANKING, FINAN, ACCT & INSUR	DIVERSIFIED FINAN SERV	RETAIL & WHOLE	TRANSP	UTILITY	AERON SPACE & ELECT	TOTAL
TOTAL INTERVIEWED	30	51	18	12	83	79	28	22	21	26	25	607
NO ANSWER; DON'T KNOW	2	1	—	—	1	4	—	—	—	1	1	15
TOTAL ANSWERING	28 100%	50 100%	18 100%	12 100%	82 100%	75 100%	28 100%	22 100%	21 100%	25 100%	24 100%	592 100%
REQUIREMENTS IF TRANSFERRED EMPLOYEE LEAVES COMPANY												
EMPLOYEE IS REQUIRED TO PAY BACK SOME OR ALL RELOCATION EXPENSES	14%	8%	17%	8%	15%	20%	25%	5%	10%	24%	58%	18%
EMPLOYEE IS NOT REQUIRED TO PAY BACK SOME OR ALL RELOCATION EXPENSES	86%	92%	83%	92%	85%	80%	75%	95%	90%	76%	42%	82%

TABLE 81

FIRMS WHICH REQUIRE EMPLOYEES TO PAY BACK SOME OR ALL RELOCATION EXPENSES IF THEY LEAVE WITHIN ONE YEAR OF BEING TRANSFERRED

	INDUSTRY (CONTD)										
	BUSINESS MACHS	CHEM & PLAST	PHARM & COS- METICS	HARD, APPL & HSWRS	WOOD & PAPER	RUBBER & RUBBER PROD	TEXTILES	PUBL & PRINT	AUTO- MOTIVE	ALL OTHER	TOTAL
TOTAL INTERVIEWED	18	40	19	17	19	8	17	12	13	49	607
NO ANSWER; DON'T KNOW	—	1	—	1	1	—	—	—	—	2	15
TOTAL ANSWERING	18 100%	39 100%	19 100%	16 100%	18 100%	8 100%	17 100%	12 100%	13 100%	47 100%	592 100%
REQUIREMENTS IF TRANSFERRED EMPLOYEE LEAVES COMPANY											
EMPLOYEE IS REQUIRED TO PAY BACK SOME OR ALL RELOCATION EXPENSES	33%	10%	11%	31%	6%	13%	12%	17%	15%	23%	18%
EMPLOYEE IS NOT REQUIRED TO PAY BACK SOME OR ALL RELOCATION EXPENSES	67%	90%	89%	69%	94%	88%	88%	83%	85%	77%	82%

TABLE 81

FIRMS WHICH REQUIRE EMPLOYEES TO PAY BACK SOME OR ALL RELOCATION EXPENSES IF THEY LEAVE WITHIN ONE YEAR OF BEING TRANSFERRED

	NUMBER OF TRANSFERRED HOMEOWNERS IN 1983						
	UNDER 25	25-49	50-99	100-249	250-499	500 or more	TOTAL
TOTAL INTERVIEWED	268	104	97	88	28	15	607
NO ANSWER; DON'T KNOW	9	1	2	1	—	1	15
TOTAL ANSWERING	259 100%	103 100%	95 100%	87 100%	28 100%	14 100%	592 100%
REQUIREMENTS IF TRANSFERRED EMPLOYEE LEAVES COMPANY							
EMPLOYEE IS REQUIRED TO PAY BACK SOME OR ALL RELOCATION EXPENSES	— 18%	— 18%	— 18%	— 15%	— 14%	— 29%	— 18%
EMPLOYEE IS NOT REQUIRED TO PAY BACK SOME OR ALL RELOCATION EXPENSES	— — 82%	— — 82%	— — 82%	— — 85%	— — 86%	— — 71%	— — 82%

TABLE 82

FIRMS OFFERING TO MOVE EMPLOYEES TO ANOTHER LOCATION IF THE ORIGINAL MOVE DOES NOT WORK OUT

	INDUSTRY											
	PETRO-LEUM & GAS	FOOD PREP & DISTR	METALS	MINING	INDUS MACH & EQUIP	BANKING, FINAN, ACCT & INSUR	DIVERSIFIED FINAN SERV	RETAIL & WHOLE	TRANSP	UTILITY	AERON SPACE & ELECT	TOTAL
TOTAL INTERVIEWED	30	51	18	12	83	79	28	22	21	26	25	607
NO ANSWER; DON'T KNOW	2	5	—	—	3	6	2	1	1	—	1	34
TOTAL ANSWERING	28	46	18	12	80	73	26	21	20	26	24	573
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
OFFERS TO MOVE EMPLOYEE AGAIN												
FIRM WILL OFFER TO MOVE EMPLOYEE AGAIN IF ORIGINAL MOVE DOESN'T WORK OUT	—	4%	—	17%	10%	8%	4%	5%	5%	4%	8%	7%
FIRM WILL NOT OFFER TO MOVE EMPLOYEE AGAIN	100%	96%	100%	83%	90%	92%	96%	95%	95%	96%	92%	93%

TABLE 82

FIRMS OFFERING TO MOVE EMPLOYEES TO ANOTHER LOCATION IF THE ORIGINAL MOVE DOES NOT WORK OUT

	INDUSTRY (CONTD)										
	BUSINESS MACHS	CHEM & PLAST	PHARM & COS-METICS	HARD, APPL & HSWRS	WOOD & PAPER	RUBBER & RUBBER PROD	TEXTILES	PUBL & PRINT	AUTO-MOTIVE	ALL OTHER	TOTAL
TOTAL INTERVIEWED	18	40	19	17	19	8	17	12	13	49	607
NO ANSWER; DON'T KNOW	2	8	—	—	—	—	—	—	—	3	34
TOTAL ANSWERING	16 100%	32 100%	19 100%	17 100%	19 100%	8 100%	17 100%	12 100%	13 100%	46 100%	573 100%
OFFERS TO MOVE EMPLOYEE AGAIN											
FIRM WILL OFFER TO MOVE EMPLOYEE AGAIN IF ORIGINAL MOVE DOESN'T WORK OUT	—	3%	5%	—	5%	—	18%	8%	23%	9%	7%
FIRM WILL NOT OFFER TO MOVE EMPLOYEE AGAIN	100%	97%	95%	100%	95%	100%	82%	92%	77%	91%	93%

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Merrill Lynch
Relocation Management Inc.

Merrill Lynch

TABLE 82

FIRMS OFFERING TO MOVE EMPLOYEES TO ANOTHER LOCATION IF THE ORIGINAL MOVE DOES NOT WORK OUT

	NUMBER OF TRANSFERRED HOMEOWNERS IN 1983						
	UNDER 25	25-49	50-99	100-249	250-499	500 or more	TOTAL
TOTAL INTERVIEWED	268	104	97	88	28	15	607
NO ANSWER; DON'T KNOW	12	10	4	6	1	1	34
TOTAL ANSWERING	256 100%	94 100%	93 100%	82 100%	27 100%	14 100%	573 100%
OFFERS TO MOVE EMPLOYEE AGAIN							
FIRM WILL OFFER TO MOVE EMPLOYEE AGAIN IF ORIGINAL MOVE DOESN'T WORK OUT	7%	11%	8%	4%	4%	—	7%
FIRM WILL NOT OFFER TO MOVE EMPLOYEE AGAIN	93%	89%	92%	96%	96%	100%	93%

TABLE 83

FIRMS WITH FORMAL, FLEXIBLE (OR CAFETERIA STYLE) BENEFIT PROGRAMS FOR TRANSFERRED EMPLOYEES

	INDUSTRY											
	PETRO-LEUM & GAS	FOOD PREP & DISTR	METALS	MINING	INDUS MACH & EQUIP	BANKING, FINAN, ACCT & INSUR	DIVERSIFIED FINAN SERV	RETAIL & WHOLE	TRANSP	UTILITY	AERON SPACE & ELECT	TOTAL
TOTAL INTERVIEWED	30	51	18	12	83	79	28	22	21	26	25	607
NO ANSWER; DON'T KNOW	1	1	—	1	8	10	1	1	1	—	1	34
TOTAL ANSWERING	29 100%	50 100%	18 100%	11 100%	75 100%	69 100%	27 100%	21 100%	20 100%	26 100%	24 100%	573 100%
FLEXIBLE BENEFIT PROGRAMS FOR TRANSFERRED EMPLOYEES												
FIRM DOES HAVE A FLEXIBLE BENEFIT PROGRAM	7%	4%	6%	9%	5%	4%	4%	5%	—	—	—	4%
FIRM DOES NOT HAVE A FLEXIBLE BENEFIT PROGRAM BUT IS CONSIDERING IT	7%	4%	17%	9%	7%	13%	11%	10%	25%	—	13%	9%
FIRM DOES NOT HAVE AND IS NOT CONSIDERING IT	86%	92%	78%	82%	88%	83%	85%	86%	75%	100%	88%	87%

TABLE 83

FIRMS WITH FORMAL, FLEXIBLE (OR CAFETERIA STYLE) BENEFIT PROGRAMS FOR TRANSFERRED EMPLOYEES

	INDUSTRY (CONTD)										
	BUSINESS MACHS	CHEM & PLAST	PHARM & COS-METICS	HARD, APPL & HSWRS	WOOD & PAPER	RUBBER & RUBBER PROD	TEXTILES	PUBL & PRINT	AUTO-MOTIVE	ALL OTHER	TOTAL
TOTAL INTERVIEWED	18	40	19	17	19	8	17	12	13	49	607
NO ANSWER; DON'T KNOW	1	1	1	—	—	1	1	1	—	3	34
TOTAL ANSWERING	17 100%	39 100%	18 100%	17 100%	19 100%	7 100%	16 100%	11 100%	13 100%	46 100%	573 100%
FLEXIBLE BENEFIT PROGRAMS FOR TRANSFERRED EMPLOYEES											
FIRM DOES HAVE A FLEXIBLE BENEFIT PROGRAM	—	—	—	12%	5%	14%	6%	—	8%	9%	4%
FIRM DOES NOT HAVE A FLEXIBLE BENEFIT PROGRAM BUT IS CONSIDERING IT	18%	8%	11%	—	11%	—	—	9%	—	9%	9%
FIRM DOES NOT HAVE AND IS NOT CONSIDERING IT	82%	92%	89%	88%	84%	86%	94%	91%	92%	83%	87%

TABLE 83

FIRMS WITH FORMAL, FLEXIBLE (OR CAFETERIA STYLE) BENEFIT PROGRAMS FOR TRANSFERRED EMPLOYEES

	NUMBER OF TRANSFERRED HOMEOWNERS IN 1983						
	UNDER 25	25-49	50-99	100-249	250-499	500 or more	TOTAL
TOTAL INTERVIEWED	268	104	97	88	28	15	607
NO ANSWER; DON'T KNOW	14	4	7	8	1	—	34
TOTAL ANSWERING	254 100%	100 100%	90 100%	80 100%	27 100%	15 100%	573 100%
FLEXIBLE BENEFIT PROGRAMS FOR TRANSFERRED EMPLOYEES							
FIRM DOES HAVE A FLEXIBLE BENEFIT PROGRAM	— 6%	— 3%	— 3%	— 4%	— —	— 7%	— 4%
FIRM DOES NOT HAVE A FLEXIBLE BENEFIT PROGRAM BUT IS CONSIDERING IT	— — 7%	— — 10%	— — 4%	— — 16%	— — 15%	— — 7%	— — 9%
FIRM DOES NOT HAVE AND IS NOT CONSIDERING IT	— 87%	— 87%	— 92%	— 80%	— 85%	— 87%	— 87%

TABLE 84

FIRMS HAVING MADE CHANGES TO POLICY FOR ASSISTING TRANSFERRED EMPLOYEES IN 1983

	INDUSTRY											
	PETRO-LEUM & GAS	FOOD PREP & DISTR	METALS	MINING	INDUS MACH & EQUIP	BANKING, FINAN, ACCT & INSUR	DIVERSIFIED FINAN SERV	RETAIL & WHOLE	TRANSP	UTILITY	AERON SPACE & ELECT	TOTAL
TOTAL INTERVIEWED	30	51	18	12	83	79	28	22	21	26	25	607
NO ANSWER; DON'T KNOW	—	—	—	—	—	—	—	—	—	—	—	1
TOTAL ANSWERING	30 100%	51 100%	18 100%	12 100%	83 100%	79 100%	28 100%	22 100%	21 100%	26 100%	25 100%	606 100%
FIRMS MAKING CHANGES												
HAVE MADE CHANGES	23%	14%	28%	8%	16%	10%	29%	23%	19%	31%	12%	18%
HAVE NOT MADE CHANGES	77%	86%	72%	92%	84%	90%	71%	77%	81%	69%	88%	82%

TABLE 84

FIRMS HAVING MADE CHANGES TO POLICY FOR ASSISTING TRANSFERRED EMPLOYEES IN 1983

	INDUSTRY (CONTD)										
	BUSINESS MACHS	CHEM & PLAST	PHARM & COS-METICS	HARD, APPL & HSWRS	WOOD & PAPER	RUBBER & RUBBER PROD	TEXTILES	PUBL & PRINT	AUTO-MOTIVE	ALL OTHER	TOTAL
TOTAL INTERVIEWED	18	40	19	17	19	8	17	12	13	49	607
NO ANSWER; DON'T KNOW	—	—	1	—	—	—	—	—	—	—	1
TOTAL ANSWERING	18 100%	40 100%	18 100%	17 100%	19 100%	8 100%	17 100%	12 100%	13 100%	49 100%	606 100%
FIRMS MAKING CHANGES											
HAVE MADE CHANGES	28%	15%	11%	18%	16%	13%	29%	17%	15%	24%	18%
HAVE NOT MADE CHANGES	72%	85%	89%	82%	84%	88%	71%	83%	85%	76%	82%

TABLE 84

FIRMS HAVING MADE CHANGES TO POLICY FOR ASSISTING TRANSFERRED EMPLOYEES IN 1983

	NUMBER OF TRANSFERRED HOMEOWNERS IN 1983						
	UNDER 25	25-49	50-99	100-249	250-499	500 or more	TOTAL
TOTAL INTERVIEWED	268	104	97	88	28	15	607
NO ANSWER; DON'T KNOW	—	1	—	—	—	—	1
TOTAL ANSWERING	268 100%	103 100%	97 100%	88 100%	28 100%	15 100%	606 100%
FIRMS MAKING CHANGES							
HAVE MADE CHANGES	16%	20%	16%	27%	4%	40%	18%
HAVE NOT MADE CHANGES	84%	80%	84%	73%	96%	60%	82%

TABLE 85

CHANGES MADE TO POLICY IN 1983

	INDUSTRY											
	PETRO-LEUM & GAS	FOOD PREP & DISTR	METALS	MINING	INDUS MACH & EQUIP	BANKING, FINAN, ACCT & INSUR	DIVERSIFIED FINAN SERV	RETAIL & WHOLE	TRANSP	UTILITY	AERON SPACE & ELECT	TOTAL
TOTAL WHO MADE CHANGES	7	7	5	1	13	8	8	5	4	8	3	110
NO ANSWER; DON'T KNOW	—	—	—	—	—	—	—	1	—	—	—	1
TOTAL ANSWERING	7 100%	7 100%	5 100%	1 100%	13 100%	8 100%	8 100%	4 100%	4 100%	8 100%	3 100%	109 100%
CHANGES												
DEVELOPED OR LIBERALIZED IN-HOUSE PURCHASE PROGRAM	—	—	—	—	—	—	—	—	—	—	—	—
DEVELOPED OR INCREASED GUARANTEE AGAINST LOSS PROGRAM	—	—	—	—	—	—	—	—	—	—	—	3%
HIRED OR CHANGED A RELOCATION SERVICES FIRM	14%	14%	—	—	23%	13%	13%	25%	—	38%	—	19%
DEVELOPED OR INCREASED OTHER HOME SALE REIMBURSEMENTS	—	14%	20%	—	8%	13%	13%	—	25%	50%	33%	17%
DEVELOPED OR INCREASED DUPLICATE HOUSE CARRYING EXPENSES	—	—	—	—	—	—	—	—	—	—	—	—
DEVELOPED OR INCREASED EQUITY LOANS	—	14%	—	—	—	—	13%	—	—	13%	—	4%
DEVELOPED OR INCREASED MORTGAGE INTEREST RATE DIFFERENTIAL ALLOWANCE	—	43%	20%	—	23%	25%	—	25%	—	25%	67%	20%
DEVELOPED OR INCREASED COST OF LIVING ALLOWANCE	—	14%	20%	100%	—	13%	—	—	—	—	—	4%
DEVELOPED OR INCREASED REIMBURSEMENT OF CLOSING COSTS ON NEW HOME	—	14%	—	—	8%	13%	13%	—	—	13%	—	8%
DEVELOPED OR INCREASED TEMPORARY LIVING ALLOWANCES	—	—	—	—	—	—	13%	—	—	13%	—	2%

TABLE 85

CHANGES MADE TO POLICY IN 1983

	INDUSTRY											
	PETRO-LEUM & GAS	FOOD PREP & DISTR	METALS	MINING	INDUS MACH & EQUIP	BANKING, FINAN, ACCT & INSUR	DIVERSIFIED FINAN SERV	RETAIL & WHOLE	TRANSP	UTILITY	AERON SPACE & ELECT	TOTAL
DEVELOPED OR INCREASED ALLOWANCES FOR HOUSE HUNTING TRIPS	—	—	—	—	—	13%	13%	—	25%	13%	—	4%
DEVELOPED OR INCREASED ALLOWANCES FOR HOUSEHOLD GOODS SHIPMENTS	—	—	—	—	8%	—	13%	25%	—	—	—	4%
DEVELOPED OR INCREASED MISCELLANEOUS EXPENSE ALLOWANCE	—	—	—	—	8%	—	25%	25%	25%	—	—	6%
DEVELOPED OR LIBERALIZED REIMBURSEMENTS FOR TAX LIABILITY	—	29%	—	—	8%	—	13%	—	25%	25%	33%	11%
DEVELOPED OR LIBERALIZED MORTGAGE ASSISTANCE PROGRAM	—	—	—	—	8%	—	—	—	—	—	—	2%
DEVELOPED OR LIBERALIZED PROPERTY MANAGEMENT PROGRAM	—	—	—	—	8%	—	—	—	—	—	—	1%
DEVELOPED PROGRAM TO ENCOURAGE MORTGAGE REFINANCING	—	—	—	—	—	—	—	—	—	—	—	5%
MORE LIBERAL POLICY (UNSPECIFIED)	—	—	—	—	—	—	13%	—	—	—	—	2%
LIBERALIZED POLICY TO COVER MORE EMPLOYEES OR NEW HIRES	—	—	—	—	—	13%	13%	—	25%	—	—	3%
HAVE A MORE LIMITED POLICY	43%	—	—	—	23%	25%	13%	25%	—	—	—	14%
WROTE A FORMAL POLICY	—	14%	20%	—	8%	25%	13%	25%	—	—	—	8%
OTHER CHANGES	43%	—	20%	—	8%	—	—	—	—	—	—	7%

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CHANGES MADE TO POLICY IN 1983

	INDUSTRY (CONTD)										
	BUSINESS MACHS	CHEM & PLAST	PHARM & COS-METICS	HARD, APPL & HSWRS	WOOD & PAPER	RUBBER & RUBBER PROD	TEXTILES	PUBL & PRINT	AUTO-MOTIVE	ALL OTHER	TOTAL
TOTAL WHO MADE CHANGES	5	6	2	3	3	1	5	2	2	12	110
NO ANSWER; DON'T KNOW	—	—	—	—	—	—	—	—	—	—	1
TOTAL ANSWERING	5 100%	6 100%	2 100%	3 100%	3 100%	1 100%	5 100%	2 100%	2 100%	12 100%	109 100%
CHANGES											
DEVELOPED OR LIBERALIZED IN-HOUSE PURCHASE PROGRAM	—	—	—	—	—	—	—	—	—	—	—
DEVELOPED OR INCREASED GUARANTEE AGAINST LOSS PROGRAM	—	—	—	—	—	—	—	—	100%	8%	3%
HIRED OR CHANGED A RELOCATION SERVICES FIRM	20%	33%	50%	—	33%	100%	40%	50%	—	8%	19%
DEVELOPED OR INCREASED OTHER HOME SALE REIMBURSEMENTS	40%	—	50%	—	—	—	40%	—	—	25%	17%
DEVELOPED OR INCREASED DUPLICATE HOUSE CARRYING EXPENSES	—	—	—	—	—	—	—	—	—	—	—
DEVELOPED OR INCREASED EQUITY LOANS	—	—	—	33%	—	—	—	—	—	—	4%
DEVELOPED OR INCREASED MORTGAGE INTEREST RATE DIFFERENTIAL ALLOWANCE	40%	17%	—	—	—	—	—	50%	—	33%	20%
DEVELOPED OR INCREASED COST OF LIVING ALLOWANCE	—	—	—	—	—	—	—	—	—	—	4%
DEVELOPED OR INCREASED REIMBURSEMENT OF CLOSING COSTS ON NEW HOME	—	—	50%	33%	—	—	20%	—	—	8%	8%
DEVELOPED OR INCREASED TEMPORARY LIVING ALLOWANCES	—	—	—	—	—	—	—	—	—	—	2%
DEVELOPED OR INCREASED ALLOWANCES FOR HOUSE HUNTING TRIPS	—	—	—	—	—	—	—	—	—	—	4%
DEVELOPED OR INCREASED ALLOWANCES FOR HOUSEHOLD GOODS SHIPMENTS	—	—	—	—	—	—	—	—	—	8%	4%

TABLE 85

CHANGES MADE TO POLICY IN 1983

	INDUSTRY (CONTD)										
	BUSINESS MACHS	CHEM & PLAST	PHARM & COS-METICS	HARD, APPL & HSWRS	WOOD & PAPER	RUBBER & RUBBER PROD	TEXTILES	PUBL & PRINT	AUTO-MOTIVE	ALL OTHER	TOTAL
DEVELOPED OR INCREASED MISCELLANEOUS EXPENSE ALLOWANCE	—	—	—	—	—	—	20%	50%	—	—	6%
DEVELOPED OR LIBERALIZED REIMBURSEMENTS FOR TAX LIABILITY	20%	—	—	—	33%	—	—	50%	—	8%	11%
DEVELOPED OR LIBERALIZED MORTGAGE ASSISTANCE PROGRAM	—	—	—	—	33%	—	—	—	—	—	2%
DEVELOPED OR LIBERALIZED PROPERTY MANAGEMENT PROGRAM	—	—	—	—	—	—	—	—	—	—	1%
DEVELOPED PROGRAM TO ENCOURAGE MORTGAGE REFINANCING	—	33%	50%	—	—	—	20%	—	—	8%	5%
MORE LIBERAL POLICY (UNSPECIFIED)	20%	—	—	—	—	—	—	—	—	—	2%
LIBERALIZED POLICY TO COVER MORE EMPLOYEES OR NEW HIRES	—	—	—	—	—	—	—	—	—	—	3%
HAVE A MORE LIMITED POLICY	—	17%	—	67%	—	—	—	—	—	17%	14%
WROTE A FORMAL POLICY	—	—	—	—	—	—	—	—	—	17%	8%
OTHER CHANGES	—	17%	—	—	—	—	20%	—	—	8%	7%

TABLE 85

CHANGES MADE TO POLICY IN 1983

	NUMBER OF TRANSFERRED HOMEOWNERS IN 1983						
	UNDER 25	25-49	50-99	100-249	250-499	500 or more	TOTAL
TOTAL WHO MADE CHANGES	42	21	16	24	1	6	110
NO ANSWER; DON'T KNOW	—	—	—	1	—	—	1
TOTAL ANSWERING	42 100%	21 100%	16 100%	23 100%	1 100%	6 100%	109 100%
CHANGES							
DEVELOPED OR LIBERALIZED IN-HOUSE PURCHASE PROGRAM	—	—	—	—	—	—	—
DEVELOPED OR INCREASED GUARANTEE AGAINST LOSS PROGRAM	—	5%	—	9%	—	—	3%
HIRED OR CHANGED A RELOCATION SERVICES FIRM	21%	19%	25%	9%	100%	17%	19%
DEVELOPED OR INCREASED OTHER HOME SALE REIMBURSEMENTS	14%	10%	38%	17%	—	17%	17%
DEVELOPED OR INCREASED DUPLICATE HOUSE CARRYING EXPENSES	—	—	—	—	—	—	—
DEVELOPED OR INCREASED EQUITY LOANS	5%	5%	6%	—	—	—	4%
DEVELOPED OR INCREASED MORTGAGE INTEREST RATE DIFFERENTIAL ALLOWANCE	21%	14%	13%	26%	—	33%	20%
DEVELOPED OR INCREASED COST OF LIVING ALLOWANCE	5%	5%	—	4%	—	—	4%
DEVELOPED OR INCREASED REIMBURSEMENT OF CLOSING COSTS ON NEW HOME	7%	5%	19%	9%	—	—	8%
DEVELOPED OR INCREASED TEMPORARY LIVING ALLOWANCES	2%	—	6%	—	—	—	2%
DEVELOPED OR INCREASED ALLOWANCES FOR HOUSE HUNTING TRIPS	2%	—	6%	9%	—	—	4%
DEVELOPED OR INCREASED ALLOWANCES FOR HOUSEHOLD GOODS SHIPMENTS	5%	—	—	4%	100%	—	4%

TABLE 85

CHANGES MADE TO POLICY IN 1983

	NUMBER OF TRANSFERRED HOMEOWNERS IN 1983						
	UNDER 25	25-49	50-99	100-249	250-499	500 or more	TOTAL
DEVELOPED OR INCREASED MISCELLANEOUS EXPENSE ALLOWANCE	2%	10%	13%	4%	—	17%	6%
DEVELOPED OR LIBERALIZED REIMBURSEMENTS FOR TAX LIABILITY	14%	10%	13%	9%	—	—	11%
DEVELOPED OR LIBERALIZED MORTGAGE ASSISTANCE PROGRAM	—	5%	—	4%	—	—	2%
DEVELOPED OR LIBERALIZED PROPERTY MANAGEMENT PROGRAM	2%	—	—	—	—	—	1%
DEVELOPED PROGRAM TO ENCOURAGE MORTGAGE REFINANCING	2%	10%	—	4%	—	17%	5%
MORE LIBERAL POLICY (UNSPECIFIED)	2%	—	—	4%	—	—	2%
LIBERALIZED POLICY TO COVER MORE EMPLOYEES OR NEW HIRES	2%	5%	—	4%	—	—	3%
HAVE A MORE LIMITED POLICY	19%	14%	6%	9%	—	17%	14%
WROTE A FORMAL POLICY	14%	10%	—	4%	—	—	8%
OTHER CHANGES	5%	—	25%	4%	—	17%	7%

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FIRMS ANTICIPATING MAKING CHANGES TO POLICY FOR ASSISTING TRANSFERRED EMPLOYEES IN 1984

	INDUSTRY											
	PETRO-LEUM & GAS	FOOD PREP & DISTR	METALS	MINING	INDUS MACH & EQUIP	BANKING, FINAN, ACCT & INSUR	DIVERSIFIED FINAN SERV	RETAIL & WHOLE	TRANSP	UTILITY	AERON SPACE & ELECT	TOTAL
TOTAL INTERVIEWED	30	51	18	12	83	79	28	22	21	26	25	607
NO ANSWER	—	—	—	—	—	—	—	1	—	—	—	1
TOTAL ANSWERING	30 100%	51 100%	18 100%	12 100%	83 100%	79 100%	28 100%	21 100%	21 100%	26 100%	25 100%	606 100%
FIRMS ANTICIPATING CHANGES												
DO ANTICIPATE MAKING CHANGES	27%	12%	6%	—	22%	24%	21%	29%	19%	15%	20%	22%
DO NOT ANTICIPATE MAKING CHANGES	63%	78%	89%	92%	69%	72%	75%	67%	71%	73%	76%	71%
DON'T KNOW	10%	10%	6%	8%	10%	4%	4%	5%	10%	12%	4%	7%

TABLE 86

FIRMS ANTICIPATING MAKING CHANGES TO POLICY FOR ASSISTING TRANSFERRED EMPLOYEES IN 1984

	INDUSTRY (CONTD)										
	BUSINESS MACHS	CHEM & PLAST	PHARM & COS-METICS	HARD, APPL & HSWRS	WOOD & PAPER	RUBBER & RUBBER PROD	TEXTILES	PUBL & PRINT	AUTO-MOTIVE	ALL OTHER	TOTAL
TOTAL INTERVIEWED	18	40	19	17	19	8	17	12	13	49	607
NO ANSWER	—	—	—	—	—	—	—	—	—	—	1
TOTAL ANSWERING	18 100%	40 100%	19 100%	17 100%	19 100%	8 100%	17 100%	12 100%	13 100%	49 100%	606 100%
FIRMS ANTICIPATING CHANGES											
DO ANTICIPATE MAKING CHANGES	50%	23%	53%	24%	32%	13%	18%	17%	15%	18%	22%
DO NOT ANTICIPATE MAKING CHANGES	39%	70%	37%	76%	68%	88%	82%	83%	85%	67%	71%
DON'T KNOW	11%	8%	11%	—	—	—	—	—	—	14%	7%

TABLE 86

FIRMS ANTICIPATING MAKING CHANGES TO POLICY FOR ASSISTING TRANSFERRED EMPLOYEES IN 1984

	NUMBER OF TRANSFERRED HOMEOWNERS IN 1983						
	UNDER 25	25-49	50-99	100-249	250-499	500 or more	TOTAL
TOTAL INTERVIEWED	268	104	97	88	28	15	607
NO ANSWER	—	—	—	—	1	—	1
TOTAL ANSWERING	268 100%	104 100%	97 100%	88 100%	27 100%	15 100%	606 100%
FIRMS ANTICIPATING CHANGES							
DO ANTICIPATE MAKING CHANGES	17%	22%	21%	32%	26%	53%	22%
DO NOT ANTICIPATE MAKING CHANGES	76%	70%	74%	60%	67%	33%	71%
DON'T KNOW	7%	8%	5%	8%	7%	13%	7%

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ANTICIPATED CHANGES TO POLICY

	INDUSTRY											
	PETRO-LEUM & GAS	FOOD PREP & DISTR	METALS	MINING	INDUS MACH & EQUIP	BANKING, FINAN, ACCT & INSUR	DIVERSIFIED FINAN SERV	RETAIL & WHOLE	TRANSP	UTILITY	AERON SPACE & ELECT	TOTAL
TOTAL ANTICIPATING CHANGES	— 8	— 6	— 1	— —	— 18	— 19	— 6	— 6	— 4	— 4	— 5	— 132
NO ANSWER; DON'T KNOW	—	—	—	—	—	1	—	1	—	—	1	3
TOTAL ANSWERING	8 100%	6 100%	1 100%	— —	18 100%	18 100%	6 100%	5 100%	4 100%	4 100%	4 100%	129 100%
ANTICIPATED CHANGES												
DEVELOPING OR LIBERALIZING IN-HOUSE PURCHASE PROGRAM	—	—	—	—	—	6%	—	—	25%	—	—	2%
DEVELOPING OR LIBERALIZING GUARANTEE AGAINST LOSS PROGRAM	—	—	—	—	—	6%	—	—	—	—	—	2%
CONSIDERING HIRING OR CHANGING A RELOCATION SERVICE FIRM	13%	—	—	—	6%	11%	—	—	25%	—	—	5%
DEVELOPING OR INCREASING OTHER HOME SALE REIMBURSEMENTS	—	50%	—	—	17%	6%	17%	40%	25%	25%	50%	19%
DEVELOPING OR INCREASING DUPLICATE HOUSE CARRYING EXPENSES	—	—	—	—	—	—	—	20%	—	—	—	1%
DEVELOPING OR INCREASING EQUITY LOANS	—	—	—	—	—	—	—	—	—	—	—	2%
DEVELOPING OR INCREASING MORTGAGE INTEREST DIFFERENTIAL ALLOWANCE	13%	33%	—	—	17%	11%	—	—	25%	—	—	12%
DEVELOPING OR INCREASING COST OF LIVING ALLOWANCE	—	—	—	—	—	—	—	—	—	—	—	4%
DEVELOPING OR INCREASING CLOSING COSTS ON NEW HOME	—	—	—	—	11%	6%	—	—	—	—	25%	6%

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ANTICIPATED CHANGES TO POLICY

	INDUSTRY											
	PETRO-LEUM & GAS	FOOD PREP & DISTR	METALS	MINING	INDUS MACH & EQUIP	BANKING, FINAN, ACCT & INSUR	DIVERSIFIED FINAN SERV	RETAIL & WHOLE	TRANSP	UTILITY	AERON SPACE & ELECT	TOTAL
DEVELOPING OR INCREASING TEMPORARY LIVING ALLOWANCES	—	17%	—	—	—	—	—	20%	—	—	—	5%
DEVELOPING OR INCREASING ALLOWANCES FOR HOUSE HUNTING TRIPS	—	—	—	—	6%	—	—	—	—	—	—	2%
DEVELOPING OR INCREASING ALLOWANCES FOR SHIPMENT OF HOUSEHOLD GOODS	—	17%	—	—	—	—	—	20%	—	—	25%	3%
DEVELOPING OR INCREASING MISCELLANEOUS EXPENSE ALLOWANCES	—	17%	—	—	11%	6%	17%	—	25%	—	—	11%
DEVELOPING OR LIBERALIZING REIMBURSEMENTS FOR TAX LIABILITY	—	—	—	—	11%	6%	17%	—	25%	—	—	6%
DEVELOPING OR LIBERALIZING MORTGAGE ASSISTANCE PROGRAM	—	—	—	—	11%	—	—	—	—	25%	—	7%
DEVELOPING OR LIBERALIZING PROPERTY MANAGEMENT PROGRAM	—	—	—	—	—	6%	—	—	—	—	—	2%
DEVELOPING PROGRAM TO ENCOURAGE MORTGAGE REFINANCING	—	—	—	—	11%	6%	—	—	—	—	—	5%
CONSIDERING MORE LIBERAL REIMBURSEMENTS (UNSPECIFIED)	—	—	—	—	11%	6%	—	—	—	—	—	2%
CONSIDERING COVERING MORE EMPLOYEES OR NEW HIRES	—	—	—	—	—	—	17%	—	—	25%	25%	5%
DECREASING OUR ASSISTANCE	38%	—	—	—	6%	28%	33%	—	—	—	—	16%
ALL OTHER CHANGES	—	—	—	—	—	—	—	20%	50%	—	25%	9%

Merrill Lynch Relocation Management Inc.

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ANTICIPATED CHANGES TO POLICY

	INDUSTRY											
	PETRO-LEUM & GAS	FOOD PREP & DISTR	METALS	MINING	INDUS MACH & EQUIP	BANKING, FINAN, ACCT & INSUR	DIVERSIFIED FINAN SERV	RETAIL & WHOLE	TRANSP	UTILITY	AERON SPACE & ELECT	TOTAL
UNDER DISCUSSION NOW; POLICY CHANGES NOT FINALIZED	—	17%	100%	—	11%	17%	17%	—	—	25%	25%	9%
DON'T KNOW YET	38%	—	—	—	—	6%	17%	20%	—	25%	—	10%

TABLE 87

ANTICIPATED CHANGES TO POLICY

	INDUSTRY (CONTD)										
	BUSINESS MACHS	CHEM & PLAST	PHARM & COS-METICS	HARD, APPL & HSWRS	WOOD & PAPER	RUBBER & RUBBER PROD	TEXTILES	PUBL & PRINT	AUTO-MOTIVE	ALL OTHER	TOTAL
TOTAL ANTICIPATING CHANGES	9	9	10	4	6	1	3	2	2	9	132
NO ANSWER; DON'T KNOW	—	—	—	—	—	—	—	—	—	—	3
TOTAL ANSWERING	9 100%	9 100%	10 100%	4 100%	6 100%	1 100%	3 100%	2 100%	2 100%	9 100%	129 100%
ANTICIPATED CHANGES											
DEVELOPING OR LIBERALIZING IN-HOUSE PURCHASE PROGRAM	—	—	—	—	—	—	—	—	—	—	2%
DEVELOPING OR LIBERALIZING GUARANTEE AGAINST LOSS PROGRAM	—	—	—	25%	—	—	—	—	—	—	2%
CONSIDERING HIRING OR CHANGING A RELOCATION SERVICE FIRM	—	—	—	—	—	—	33%	—	—	—	5%
DEVELOPING OR INCREASING OTHER HOME SALE REIMBURSEMENTS	33%	11%	—	25%	33%	—	—	—	—	33%	19%
DEVELOPING OR INCREASING DUPLICATE HOUSE CARRYING EXPENSES	—	—	—	—	—	—	—	—	—	—	1%
DEVELOPING OR INCREASING EQUITY LOANS	—	11%	10%	—	17%	—	—	—	—	—	2%
DEVELOPING OR INCREASING MORTGAGE INTEREST DIFFERENTIAL ALLOWANCE	—	11%	—	25%	—	—	33%	50%	50%	11%	12%
DEVELOPING OR INCREASING COST OF LIVING ALLOWANCE	22%	—	10%	—	—	—	33%	50%	—	—	4%
DEVELOPING OR INCREASING CLOSING COSTS ON NEW HOME	11%	—	20%	25%	—	—	—	—	—	—	6%
DEVELOPING OR INCREASING TEMPORARY LIVING ALLOWANCES	11%	22%	—	—	17%	—	—	—	—	11%	5%
DEVELOPING OR INCREASING ALLOWANCES FOR HOUSE HUNTING TRIPS	—	—	10%	—	—	—	—	—	—	—	2%
DEVELOPING OR INCREASING ALLOWANCES FOR SHIPMENT OF HOUSEHOLD GOODS	—	—	—	—	—	—	—	—	50%	—	3%

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Relocation Management Inc.

TABLE 87
ANTICIPATED CHANGES TO POLICY

	INDUSTRY (CONTD)										
	BUSINESS MACHS	CHEM & PLAST	PHARM & COS-METICS	HARD, APPL & HSWRS	WOOD & PAPER	RUBBER & RUBBER PROD	TEXTILES	PUBL & PRINT	AUTO-MOTIVE	ALL OTHER	TOTAL
DEVELOPING OR INCREASING MISCELLANEOUS EXPENSE ALLOWANCES	33%	11%	20%	—	17%	—	—	—	—	11%	11%
DEVELOPING OR LIBERALIZING REIMBURSEMENTS FOR TAX LIABILITY	22%	—	—	—	17%	—	—	—	—	—	6%
DEVELOPING OR LIBERALIZING MORTGAGE ASSISTANCE PROGRAM	22%	33%	—	—	—	—	—	—	—	11%	7%
DEVELOPING OR LIBERALIZING PROPERTY MANAGEMENT PROGRAM	11%	—	—	—	—	—	—	—	—	—	2%
DEVELOPING PROGRAM TO ENCOURAGE MORTGAGE REFINANCING	11%	11%	10%	—	—	—	—	—	—	—	5%
CONSIDERING MORE LIBERAL REIMBURSEMENTS (UNSPECIFIED)	—	—	—	—	—	—	—	—	—	—	2%
CONSIDERING COVERING MORE EMPLOYEES OR NEW HIRES	—	22%	20%	—	—	—	—	—	—	—	5%
DECREASING OUR ASSISTANCE	11%	11%	—	—	33%	100%	33%	—	—	33%	16%
ALL OTHER CHANGES	—	22%	20%	50%	17%	—	—	—	—	—	9%
UNDER DISCUSSION NOW; POLICY CHANGES NOT FINALIZED	—	—	—	—	—	—	—	—	—	11%	9%
DON'T KNOW YET	11%	22%	20%	—	—	—	—	50%	—	—	10%

TABLE 87

ANTICIPATED CHANGES TO POLICY

	NUMBER OF TRANSFERRED HOMEOWNERS IN 1983						
	UNDER 25	25-49	50-99	100-249	250-499	500 or more	TOTAL
TOTAL ANTICIPATING CHANGES	45	23	20	28	7	8	132
NO ANSWER; DON'T KNOW	1	—	—	1	—	1	3
TOTAL ANSWERING	44 100%	23 100%	20 100%	27 100%	7 100%	7 100%	129 100%
ANTICIPATED CHANGES							
DEVELOPING OR LIBERALIZING IN-HOUSE PURCHASE PROGRAM	2%	—	—	4%	—	—	2%
DEVELOPING OR LIBERALIZING GUARANTEE AGAINST LOSS PROGRAM	2%	—	5%	—	—	—	2%
CONSIDERING HIRING OR CHANGING A RELOCATION SERVICE FIRM	11%	4%	—	—	—	—	5%
DEVELOPING OR INCREASING OTHER HOME SALE REIMBURSEMENTS	16%	17%	25%	22%	14%	14%	19%
DEVELOPING OR INCREASING DUPLICATE HOUSE CARRYING EXPENSES	—	—	—	—	14%	—	1%
DEVELOPING OR INCREASING EQUITY LOANS	5%	—	—	4%	—	—	2%
DEVELOPING OR INCREASING MORTGAGE INTEREST DIFFERENTIAL ALLOWANCE	11%	13%	5%	15%	14%	14%	12%
DEVELOPING OR INCREASING COST OF LIVING ALLOWANCE	5%	4%	—	4%	—	14%	4%
DEVELOPING OR INCREASING CLOSING COSTS ON NEW HOME	7%	—	5%	7%	—	14%	6%
DEVELOPING OR INCREASING TEMPORARY LIVING ALLOWANCES	5%	9%	5%	—	14%	14%	5%
DEVELOPING OR INCREASING ALLOWANCES FOR HOUSE HUNTING TRIPS	2%	—	—	4%	—	—	2%
DEVELOPING OR INCREASING ALLOWANCES FOR SHIPMENT OF HOUSEHOLD GOODS	2%	9%	—	4%	—	—	3%
DEVELOPING OR INCREASING MISCELLANEOUS EXPENSE ALLOWANCES	7%	—	20%	22%	—	14%	11%

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ANTICIPATED CHANGES TO POLICY

	NUMBER OF TRANSFERRED HOMEOWNERS IN 1983						
	UNDER 25	25-49	50-99	100-249	250-499	500 or more	TOTAL
DEVELOPING OR LIBERALIZING REIMBURSEMENTS FOR TAX LIABILITY	7%	—	10%	7%	—	14%	6%
DEVELOPING OR LIBERALIZING MORTGAGE ASSISTANCE PROGRAM	2%	4%	10%	11%	14%	14%	7%
DEVELOPING OR LIBERALIZING PROPERTY MANAGEMENT PROGRAM	5%	—	—	—	—	—	2%
DEVELOPING PROGRAM TO ENCOURAGE MORTGAGE REFINANCING	5%	4%	5%	7%	—	—	5%
CONSIDERING MORE LIBERAL REIMBURSEMENTS (UNSPECIFIED)	5%	—	5%	—	—	—	2%
CONSIDERING COVERING MORE EMPLOYEES OR NEW HIRES	5%	4%	10%	4%	—	14%	5%
DECREASING OUR ASSISTANCE	18%	17%	5%	19%	—	29%	16%
ALL OTHER CHANGES	—	9%	—	19%	29%	14%	9%
UNDER DISCUSSION NOW; POLICY CHANGES NOT FINALIZED	9%	13%	15%	4%	—	—	9%
DON'T KNOW YET	7%	17%	15%	7%	14%	—	10%

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I would like a copy of the *Survey of Corporate Relocation Policies Among Major U.S. Corporations—1984.*

	Quantity	
Summary only		@ $10 =
Summary & Tables		@ $25 =

I have enclosed a check for a total of $

Name

Title

Company

Street Address

City, State, Zip

Telephone ( )

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